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JULY 18, 1924

Price 8 C.

BOYS THAT MAKE MONEY.

DR, A PLUCKY BOY IN WALL STREET BY HISELF MADE MAN.

Without the slightest hesitation Billy sprang into the street to intercept the runaway. As he reached for the swinging bridle, the animal swerved to one side, struck an Italian fruit vender's cart, and upset it together with its owner.

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Issued weekly—Subscription price, \$4.00 per year; Canada, \$4.50; Foreign, \$5.00. Harry E. Wolff, Publisher, Inc., 166
West 28d Street, New York, N. Y. Entered as Second-Class Matter, October 4, 1911, at
the Post-Office at New York, N. Y., under the Act of March 3, 1990.

No. 981

NEW YORK, JULY 18, 1924

Price 8 Cents.

Time and Exchanged. Write for lists ON HIS METTI Genter M. V

OR, A PLUCKY BOY IN WALL STREET

By A SELF-MADE MAN

CHAPTER I-Old Mother Hubbard.

One morning about ten o'clock a number of years ago a little old Irishwoman, in a faded gingham dress and a threadbare shawl over her bent shoulders, was coming up Broad street with a good-sized basket of apples and cheap candy on her arm. She was a familiar character in that vicinity, and was patronized by the D. T. and other messenger boys. As she started to cross the east side of Exchange Place three messengers employed by the Maritime Exchange came skylarking up that narrow thoroughfare. The sight of the old woman started a new vein of mischief in their heads, and they immediately surrounded her and brought her to a standstill. Mother Hubbard was often bothered by the boys, but never seriously so. They liked to tease her when the humor was on, yet there was no record of any one of them trying to cheat or rob her. Pixy Shattuck was the ringleader of the Maritime messengers. He was an impudent youth who, if he possessed any good qualities, was very careful to hide them.

Pixy was one of the three boys who gathered about the old woman on the present occasion, and we are sorry to say that Pixy was looking for trouble. He was a tough kid and was about

fourteen years of age. "Well, old woman, wot's de price of yer apples dis mornin'?" he inquired, picking up one of the best, and eyeing it with a hungry look, for Pixy's breakfast that morning had consisted of a stale roll and a drink of water, because his mother had not gotten up to feed him, and the roll was all the boy could find in the house.

"That apple is four cents," said Mother Hubbard. "Those small ones in the corner are a penny apiece, and the next two cents apiece."

"All right, old woman," grinned Pixy, picking up another four-cent apple, "I'll take dese two. Youse kin chalk it up on yer slate, and some time terday I'll send me bookkeeper around wit' me check."

The other two boys roared with laughter at this

sally.

"I don't trust, young man," replied the old woman firmly, reaching for her apples. that can't pay cash must go without."

"Is dat so," answered Pixy, with a snarl, draw-

ing back and taking a huge bite out of one of the apples. "W'en I say chalk it up, yer wants to do it."

"Give me that other apple directly," cried Mother Hubbard, shrilly. "And pay me four cents for the one you're eatin', or I'll call a cop."

"Yer'll call nothin'. If yer open yer mouth ag'in I'll dump yer and yer basket inter de gutter," he said, threateningly.

"How dare you talk to me that way? shall pay four cents this instant, or-"

"Or wot?" grinned Pixy. "I'll have you arrested."

"Ah, g'long!" replied Pixy, giving her a rude shove.

The old woman tripped on the edge of the curb and went down backward, her basket dropping to the walk, spilling half of its contents. Mother Hubbard uttered a smothered shriek, while Pixy Shattuck and his companions started to make themselves scarce. But Pixy discovered that the way of the transgressor is not strewn with roses. A robust, rather under-sixed boy of fourteen had come upon the scene in time to overhear a part of the conversation between Pixy and the apple woman.

He was a bright, alert-looking lad, whose wellworn and well-patched garments showed that he was not suffering from a condition of over-prosperity. He had a bundle of the early afternoon edition, as it is called, of a big daily newspaper under one arm, and this was sufficient to distinguish him as one of the great army of newsboys who make an honest, though often precarious, living selling papers. He had stopped to watch the outcome of the argument between Pixy and the old woman, whom he knew well by sight. He was growing indignant over the imposition he saw the little rascal was practising upon the inoffensive apple and candy vender, when Pixy upset Mother Hubbard, as we have seen. In an instant down went the bundle of newspapers on the sidewalk, and the boy made a bee-line for the fleeing Shattuck.

"Hold on, freshy, you don't do the sneak act like that," he cried, seizing Pixy by the arm and drawing him aside.

"Wot's de matter wit' youse?" snarled the Maritime messenger, aiming a blow at the newsboy's head.

The other lad ducked nimbly, but did not release his grip.

"Let me go, will yer, or 'twill be worse for

youse," roared Pixy.

"Not on your life I won't," answered the news-

boy, sturdily.

"Den I'll knock de stuffin' out of yer."

Pixy swung himself loose and started in to do up the brave boy. He had always claimed to be a fighter, and the boy before him looked easy. But appearances are sometimes deceiving. Such proved to be the case in this instance. Pixy lunged viciously at his opponent's face. The other boy ducked in the most approved fashion, and then something happened. Pixy's jaw came into contact with his antagonist's hard little fist, and head went back with a snap. Then, before the tough messenger could recover himself, he caught a sockdologer in one eye that made him see a host of stars and not a few planets.

"Wow!" howled Pixy, starting back.

"Want any more?" asked the newsboy, fully prepared to resume hostilities.

"I'll kill yer!" roared Shattuck, flying at the

speaker, mad with rage.

Biff! The newsboy had ducked again like chain lightning and planted another blow on the messenger's chest. Swat! Pixy's mouth got it that time, and first blood went to his opponenet. The messenger was now aroused to fury. He reached the newsboy with a clout alongside of the head.

"Yah! I'm gettin' yer now!"

That is, he thought he was, but he wasn't, just the same. Smash! Biff! Swat! The smaller boy delivered three blows in rapid succession, and Pizy went down in the street.

Had enough?" again inquired the newsboy.

No, Pixy hadn't enough; but he got it a few minutes later when he staggered to his feet and the other boy, with flashing eyes, put it all over him so quickly that the tough youth thought a cyclone had struck Broad street at that particular moment. Of course a crowd of boys and passers-by had gathered in a ring about the scrappers and were enjoying the impromptu mill.

"Cheese it! A cop is comin'!" shouted a boy on the outskirts of the crowd. At that moment Pixy was on the ground with the victorious opponent straddling his chest. The newsboy made no effort to dismount and slip away, as boys usually do when an officer is approaching. He held his ground until the policeman appeared.

"Here, what is this?" asked the officer, reaching for the boy and yanking him to his feet.

"Don't let him get away!" cried the newsboy, as Pixy scrambled up and tried to dive through the crowd. The policeman reached for and secured him:

"It's the station for both of you," he said.

"Hold on," protested the newsboy, "this chap upset Mother Hubbard and her basket, and I only interfered to stop him from getting away."

"That's right, officer," spoke up a well-dressed gentleman in the crowd. "I saw the whole occurrence. That boy is not guilty of any trouble. The other boy ought to be arrested for what he did."

"Where is the old woman?" inquired the police-

man.

"She's here, picking up her apples and stuff," volunteered a spectator.

"Make room, please," said the officer, pushing

the two boys ahead of him. "Here, Mother Hub-bard, did one of these boys upset your basket?"

"That's the boy," she said, pointing a skinny finger at Pixy. "The other pitched into him for it."

"That settles it," said the policeman, releasing the newsboy. "Now, Mother, will you go to the station-house and make a charge against this young rascal?"

"If he'll pay eight cents for the apples he took

I'm willin' he should go," she answered.

"I ain't got no eight cents," said Pixy, sullenly.
"I'll pay yer ter-morrer."

"Where do you work?" asked the officer.

"At de Maritime Exchange."

"I ought to take you in, anyway, for fighting," said the policeman. "I'll let you go, on condition that you pay the old lady for any damage she's sustained through you."

"All I want is me eight cents," said Mother

Hubbard.

"Well, if he doesn't pay you to-morrow, old lady, I'll go down to the Exchange and file a charge against him with the manager and run him in on top of it," said the officer, giving Pixy a push, which he took advantage of to hurry from the scene of his tribulations.

The crowd melted away, leaving only the newsboy, the policeman, Mother Hubbard and the well-dressed man, who had come to the boy's aid when the officer collared him, on the corner.

CHAPTER II—Billy Moss Gets a Situation in Wall Street.

"You're a fine boy, and I'm much obliged to you for whippin' that little villain," said Mother Hubbard to the newsboy. "Just help yourself to some of me best apples. You're welcome to 'em."

"I'm much obliged to you, ma'am; but I don't

want any just now," replied the boy.

"I'll remember you. Whenever you want an apple, just come and take one, and it shan't cost you a penny," said Mother Hubbard, as she started off in the wake of the policeman.

The boy picked up his newspapers, which had remained on the edge of the curb all this time, and was about to resume business when the well-dressed gentleman, who had some purpose in view apparently, spoke to him:

"Look here, my lad, what's your name?"

"Billy Moss, sir."

"Where do you live?"

"Madison street, sir."

"With your parents?"

"With my mother and sister."

"Your business is selling papers, isn't it?"
"Yes, sir."

"How do you make out at it?"

"I'm not kicking; but I hope to do better when get a chance."

"Then you would be willing to make a change,

"Yes, sir; if I could better myself." .

"How would you like the position of office-boy and messenger in a broker's office?"

"First-class, only I don't see any chance of get-

ting such a job."

"Well, I'm a Wall Street broker, and I want a boy in my office. I've sized up you and am

disposed to give you a chance, to see if you can fill the bill. Here is my card. Call around after three o'clock and I'll have another talk with you."

"All right, sir. I'll be there. And I'll do my

best to make good if you hire me."

"Very well. I shall expect to see you after

three, remember."

With those words the broker walked off, leaving Billy Moss looking at the card and wondering whether his ears had deceived him or not.

"Washington Hooper, Stock and Bonds, No. - Wall Street," was what Billy read on the card.

"Gee whiz!" This must be my lucky day," breathed Billy, putting the card carefully in his pocket. "If I connect with that job it will be the finest thing I ever struck in my life. Office-boy and messenger to a stock broker. It's just what I've always wished to be. Won't mother and sister be glad to hear that I've got hold of something steady, with regular wages attached to it? Maybe I'll get as much as five dollars. That will be a great help to mother. She won't have to work so hard if she's sure of five cases a week."

Suddenly a cloud came over his young face.

"What I am to do for clothes? I can't work in a broker's office in this suit, and it's the best I have. I wonder if Mr. Hooper would buy me a suit and take it out of my wages? I'll have to strike him if he hires me."

After standing a moment in thought the boy started in to sell his papers. Bill Moss was the son of a poor widow, who also had a daughter of twelve, named Agnes. The three lived on the upper floor of a cheap tenement on Madison street. The husband and father, George Moss, had been dead five years, and since his death mother had had a hard struggle to support herself and her two children.

Promptly at three o'clock Billy Moss ascended the single fight of stairs which led to the corridor on which Washington Hooper's office opened.

He felt something like a fish out of water when he opened the door of the reception-room and entered, for he was conscious that he presented but a poor appearance in his old and oftenmended garments. A clerk asked him what he wanted, and he replied that Mr. Hooper had told him to call about three o'clock. The clerk went into the private office where the employer was, and soon came back to tell Billy that Mr. Hooper would see him in a few minutes. In a quarter of an hour the broker came to the door of his private room and called the boy inside.

"Now, Billy, I want an office boy," began Mr. Hooper, "one who will do exactly what he is told, and nothing else. A boy with a still tongue and

a wise head. Do you understand?"

"Yes, sir," replied the lad, promptly.

"I shall keep you on the move pretty much all the time during business hours, carrying notes to different offices, and I shall expect you to be lively in delivering messages and prompt in returning, whether you have an answer to bring back or not. I have no use for a lazy boy, or one prone to loiter on the way. It often happens that the fate of some business transaction depends upon the agility and faithfulness of one's office boy; therefore, I require a lad on whom I feel I can depend, under any and all circumstances."

"You'll be able to rely on me, sir," replied Billy earnestly.

The broker regarded him a moment or two

attentively before going on.

"When you come here mornings, and when you return from errands, after delivering the answer, if any, to me, you are to take your seat in the chair you were occupying when I called you in here, and when visitors come and ask if I am in you are to take their cards, or names, and bring them to me in this office. I well let you know, or send-word out to them, whether or not I am busy, and can or cannot see them. Do you understand?"

"Yes, sir."

"I want you to be polite and respectful to callers, under all circumstances. You will find that a great many people are abrupt, and perhaps uncivil in their deportment, especially when laboring under the excitement of the stock market. You must learn to keep an even disposition and a smiling face. When calling on other brokers with notes it is my wish that you shall conduct yourself like a little gentleman."

"Yes, sir."

"Now, with respect to other messenger boys whom you will often meet, I hope you will avoid getting into rows with them. While I do not object to a boy defending himself from aggression, and I have had some evidence this morning that you are able to hold your own with boys of your age, and probably bigger ones, I do not want a boy who looks for trouble, for he usually finds all that's coming to him, and sometimes a great deal more."

"I'm not a scrapper, sir; but I couldn't stand by and see an old woman pushed down, and her stock-in-trade upset, by a mean little rascal like Pixy Shattuck. If any one did such a thing to my mother I'd expect some one to defend her if I was not there to do it myself," said Billy with

an aggressive note in his voice.

"I am not finding any fault with you what you did this morning; in fact, I rather admire your courage in tackling a boy who seemed to be stronger than yourself, considering the circumstances. I merely wish to impress on your mind that I discourage fighting among boys on a slight pretext. Now, write down your name and address on that pad."

Billy did so, and the broker was both surprised and pleased to see that he wrote a neat and

legible hand.

. "You live with your mother and sister, I think you told me this morning?"

"Yes, sir."

"How long since you attended public school?"
"About four months, sir."

"What grade were you in?"

"I would have been in the first grammar had I gone this term. Mother wanted me to remain and graduate next June, but money was so scarce with us, and mother had to work so hard to keep the pot boiling, that I was afraid she'd get sick and perhaps have to go to the hospital. That would mean the breaking up of our little home, so I decided to do something myself to help out. I got one job, but it wasn't satisfactory, and while looking for another I've been selling newspapers."

"Well, I will give you a fair trial, Billy. If you make good, as I trust you will, this will be a

good place for you, with a future to look to, for eventually I shall advance you to a clerkship in my counting-room. You may commence to-morrow morning. You must be here promptly at nine o'clock Report to Mr. Bradshaw, my cashier. You have a better suit than the one you are now wearing, I suppose?"

"No, sir," replied Billy.

"Well, then, you must get yourself a new suit this afternoon. I will give you an order on a tailor, and you can fit yourself out."

"Thank you, sir. You can deduct the price

from my wages."

"That isn't necessary. I will make you a present of the suit. You can make it up by dutiful attention to your duties."

"I am very much obliged to you, sir," replied

Billy, gratefully.

"That's all right. I can see that you are a smart, intelligent boy, and I think you will make a first-class office-boy. That's what I am after. Your wages will be five dollars to start with. I shall raise it as you show your fitness for the position. That will be all. I will write you the order for the clothes, and you can take it to the tailor's on your way home. You will also need a new hat, a new tie, and some collars, and probably other things. Here's five dollars to get them with. It all goes with the suit."

Mr. Hooper handed him the order for the suit

and Billy left the office a very happy boy.

CHAPTER III—Billy's First Experience as a Messenger.

When Billy went home that afternoon he felt sure he loked as well as any Madison street dude on Sunday. He had a nice suit of clothes on, the tailor having agreed to send the old suit to his home next day. He had also a new hat, a new pair of shoes, a new necktie, and several other necessary articles in a bundle under his arm, all of which he had obtained in Bowery stores, where the \$5 had greater purchasing powers than in Broadway. When he entered the Moss apartments his mother and sister hardly knew him, so changed for the better was he.

"Why, Willie," cried his astonished sister, "where on earth did you get that suit of clothes? And you've a new hat, and new shoes, and a new necktie, too! Do tell us what has hap-

pened to you?"

"To begin with, I've caught on to a swell job at five dollars a week, and it's up to me to hold on to it."

"I'm so glad." said the hard-worked little mother, beamingly. "What is it?"

"Guess," answered Billy.

"Judging from the new clothes I should say it was in a bank," laughed Agnes.

"Well, it's next-door to it. It's in a stock-

broker's office in Wall street."

"Is it possible!" exclaimed Mrs. Moss, almost

incredulously.

"Yes, mother, it's true. As I couldn't hold the position in my old duds, the broker gave me an order on his tailor for a suit of clothes, which fits me like the paper on the wall, doesn't it?"

"Turn around and let me see you. Yes, it

fits you very well."

"He also gave me a five-dollar bill to invest in a hat, neck-tie and whatever else I needed. I stretched it so hard that it produced a new pair of shoes at \$1.75."

"He was very kind to advance you so much

money," said Mrs. Moss.

"He advanced me nothing. He made me a present of this outfit."

"Made you a present of all those things?"

exclaimed his astonished mother.

"Sure as you live he did. That's the kind of boss to have, mother."

"Do they always do that down in Wall Street?"

asked his sister.

"No; I don't believe they do. But Mr. Hooper seems to be a liberal sort of man. He handed me the five just as some people would a nickel. He's all right."

"You're a lucky boy," smiled Agnes.

"How did you secure the situation, dear?" asked Mrs. Moss.

"Well, you see, I got into a scrap with a tough named Pixy Shattuck, who's a messenger in the Maritime Exchange. He upset an old woman named Mother Hubbard, who sells apples and candies on the street, and I went for him. He thought he could wipe the stones with me, but soon found out his mistake, for I put it all over him in less than five minutes."

"Oh, Willie!" cried his sister, "did you actually

get into a fight?"

"That's what I did, and I polished Pixy off to the queen's taste. I was sitting on his chest when a cop came up—"

"You were not arrested?" screamed his mo-

ther, apprehensively.

"Not much I wasn't. The gentleman who afterward hired me to work for him chipped in and told the officer that I was not to blame for the mix-up, and he let me go. When the trouble was all over, the gentleman spoke to me; asked me my name and where I lived, and if I'd like to take a job as office-boy in a broker's office. Well, say, when he said that I nearly dropped. Would I take it? Would a duck swim? I said I'd be glad to get such a place, so he told me to call around at three o'clock to his office, handing me his card. I went around, you can bet, and I got hired on trial. It will be a cold day if I don't make good, for it's just the kind of a posish I've been yearning for."

It was a very happy little family that sat down to supper that night in the Moss apartments. The future looked brighter than at any time since Mr. Moss died. Billy was on hand at Mr. Hooper's office next morning promptly at the stroke of nine. He was the earliest arrival, but the others began coming in directly after. The cashier, Mr. Bradshaw, appeared at 9:15, and the first thing he did was to ask Billy if he was the

new boy.

"Yes, sir."

"Come inside for a moment. Your name is William Moss, I believe," he said, after taking off his hat and coat.

"Yes, sir; but I'm generally called Billy."
"Do you prefer to be called Billy to Will or William?"

"I am more used to Billy, sir; but I don't care what you call me."

"Well, I'll call you Billy, I guess," said Mr.

Bradshaw, with a smile. "It seems to fit you pretty well. Where do you live, Billy?"

"No. — Madison street."

"All right. Now you may go back to your seat in the outer office. I presume Mr. Hooper gave you instructions as to your duties."

"Yes, sir."

Billy went into the reception-room and took his seat. At half-past nine Mr. Hooper came in. He nodded pleasantly to his new messenger.

"Your new suit makes a great improvement in you, Bily," he said. "Come into the office. I've

got several errands for you."

Billy helped the broker take off his coat, and hung it up in a closet and got his instructions.

Billy got his hat and skipped out.

"I'm going to make a new record for that office," he said to himself, as he started up Wall street toward Broadway. In fifty minutes he was back in the offices, after taking in four places. He brought back two replies, and Mr. Hooper complimented him on his agility.

"How did you manage to cover the ground so

quickly, Billy?" he asked, with a smile.

"I use a pair of seven-league boots, sir, when I'm in a hurry," grinned the new messenger boy.
"I am glad you are so well provided. I hope

they won't wear out soon," laughed Mr. Hooper. "If they do I'll have them soled and heeled,

so they'll be as good as ever again."

"It looks as if you would hold your job, Billy."
"I hope so, sir. It won't be my fault if I don't."
"Well, take this letter down to Clinton, Everett & Co., No. — Broad."

Billy took the envelope and hurried off with it. At this place he ran against the office boy,

who was quite a fly young chap.

"Mr. Clinton is engaged," he said, looking Billy over from top to toe. "Where are you from?"

"Mr. Hooper's."

"What's the matter with Hooper's other boy?

Got the bounce?"

"Give it up," replied Billy.

"Well, I owe him a licking. He was a fresh kid. Take a seat, and I'll take this in to Mr. Clinton."

Presently he came back.

"There's no answer. What's your name?"

"William Moss, Esquire."

"Eh," exclaimed Clinton's office boy, but Billy was off like a shot.

"I think I'll have to transfer that licking to the new kid," grunted the lad. "William Moss, Esquire.' Well, I like that. I wonder if he thought that was funny. I hate fresh kids."

By that time, however, the elevator was carry-

ing Billy to the sidewalk.

CHAPTER IV.—Billy Proves to Be Equal to an Emergency.

Billy was kept pretty busy running during the next six months. A general upward movement was on in the market and the brokers were transacting a great deal of business for outsiders on the strength of it. About two o'clock Mr. Hooper gave him an envelope to take to the Mills Building. As Billy dashed out of the doorway onto the sidewalk his attention was suddenly arrested by the loud clatter of a horse's hoofs and the rat-

tle of wheels. He also noticed people stop and look in the direction of Pearl Street. He looked with the rest and saw a hansom cab coming up the street at breakneck speed. The horse had taken fright at something, and the driver had lost his hold on the rains, which were dragging over the stones. In the vehicle was a richly-dressed young girl, whose actions showed that she was terrified by the perilous situation. Without a moment's hesitation Billy sprang into the street to intercept the runaway. As he reached for the swinging bridle, the animal swerved to one side, struck an Italian fruit vender's cart and upset it, together with its owner.

The collision stopped the onward rush of the cab for an instant, just long enough for Billy to get a firm hold on the bridle. He threw his weight upon the horse's head and the animal stumbled and almost came to his knees. The boy followed up his advantage and brought the horse to a standstill at the corner of Broad Street, just as half a dozen spectators ran up to help him. The voung lady was helped out of the cab, while the scared driver quickly descended from his perch and ran forward to soothe his frightened animal. By this time quite a crowd had gathered around the rig and the actors in the short but thrilling accident.

"You're a plucky boy," said a big stock broker, slapping Billy on the back. "You stopped that runaway in great shape. I think I've seen you

in my office. Who do you work for?"

"Mr. Washington Hooper."
"You're his messenger, then?"

"Yes, sir."

"I knew I'd seen you. What's your name?"
"Billy Moss; but I must be going. I've a letter to deliver at the Mills Building right away."

"Hold on," said the broker, detaining him. "The

young lady wants to see you."

"Can't wait," declared the boy, trying to make

his escape from the crowd.

The broker, however, reached out, grabbed him by the arm and marched him up to the rescued girl.

"Here's the young lad that saved you, miss," he said. "He's such a modest chap that he didn't

wait to wait for you to thank him."

"How brave of you to rush out and stop that horse," exclaimed the pretty girl, who had now recovered her self-possession. "You probably saved my life"

"You're welcome, miss," replied Billy.

"Now don't run away," she said, as the boy began to edge away.

"I'm in a hurry, miss."

"You can escort me as far as my father's office, can't you?" she said smilingly.

"Yes, miss, if you wish me to."

"I shall consider it a favor if you will," she said earnestly. "I should like to get out of this crowd."

"Follow me, then, miss."

Billy began to push his way through the mob of curiously-disposed people who had flocked to the scene of excitement. The people made way for the hero of the occasion and the girl who might have been a victim of a serious, if not fatal, mishap.

While they were getting away at one end of the crowd a policeman was making his way into it at

the other.

"I am very grateful to you indeed," said the young lady, after they had got free of the mob. What is your name?"

"Billy Moss, miss."

"Here comes my father now," she cried, hasten-

ing her steps.

"Then you don't need me any more," said the boy, glad of the chance to attend to the business Mr. Hooper had despatched him on.

"Don't go, please. My father will want to

thank you for what you did for me."

"I don't want any thanks," protested the boy. Whether he wanted them or not, it was evident he would have to wait and receive them, or make an abrupt departure from the scene. He was rather doubtful as to the propriety of the latter, and, while he stood considering the matter, the girl's father stepped up and, taking her in his arms, embraced her—so glad was he that she had escaped injury.

"This boy, his name is Billy Moss, stopped the horse and saved my life, father," she said, earn-

estly.

"Young man, I am deeply sensible of the service you have rendered my daughter and incidentally myself. You will let me do something to testify my appreciation of your gallant conduct. Come to my office with us."

"I have a message to deliver at the Mills Building, sir," said Billy, more than ever anxious to get away. "I'm afraid it's a very important one."

"Well, then, here is my card. Call and see me as soon as you can," said the gentleman, pressing something in the lad's hand, and then walk-

ing off with his daughter.

Billy, without waiting to look at the card, dashed for Broad Street and shot down that wide thoroughfare as hard as he could run. When he reached the Mills Building he caught an elevator, and was soon being carried to the eighth story. He had now a breathing spell, and he took advantage of it to look at the gentleman's card. He found that something else lay in the palm of his hand beside the card. It was a hundred-dollar note.

CHAPTER V .- Billy Sells His Tip on C. O. & F.

Billy stared at the bill in surprise. By the time he had recovered himself, the elevator reach-

ed the eighth floor and he had to get out.

"One hundred dollars!" he cried, as he hurried along the corridor, to the office of the firm his letter was addressed to. "I suppose the father of that girl put that into my hand along with the card. Well, he'll get it back again! I'm not taking money for such a thing as that."

He reached the door of Brown & Co. and entered. Mr. Brown was engaged, and he had to wait while the office boy took his note inside. Taking possession of a chair, Billy thrust the \$100 bill it to his pocket and took a look at the card the gentleman had given him.

It read as follows: "Horace Colt, Banker and

Broker, No. - Wall Street."

"I shall call on Mr. Colt just as soon as I can and return this money. I wish he hadn't given it to me. His daughter is a fine-looking girl, all right. I am glad I saved her from a possible smash-up. With all those men strung along the sidewalk it's a wonder none of them

made an effort to jump out and try to stop that horse before the animal reached me. I guess they were afraid of getting hurt. I never thought about that until it was all over, and then I wondered how I had had the nerve to do it. If I had missed getting a good hold on the bridle I might have been knocked down and run over. If I was to tell mother what I did I'll bet she'd have a fit."

At that moment the office boy brought an answer from Mr. Brown for him to carry back to Mr. Hooper, so he hurried out of the office, caught a descending elevator-cage and was soon walking up Broad Street.

"May I go out a few minutes, Mr. Hooper?"
he asked his employer, after laying the message

he had brought on his employer's desk.

"How long do you expect to be away, Billy?"

"Fifteen minutes, sir."

"Very well. You may go."

Billy hurried off to call on Mr. Horace Colt. He found the banker and broker in his office, and was admitted at once.

"I'm glad to see you, young man," said Mr.

Colt, effusively. "Take a seat."

"I've only a minute to stay, sir. I called to return you a bill that I suppose you placed in my hand by mistake when you handed me your card," said the boy, producing the \$100 note and

laying it down on his desk.

"By George! That's right," replied Mr. Colt, feeling in his vest pocket. "I did not intend to offer you such a paltry sum of money as pay for the invaluable service you rendered my daughter this afternoon. The bill was in my pocket, and in my hurry I gave it to you with the card. I'm glad you came back with it, for I certainly would not want you to think that I valued my child's life at such a small consideration as that. In fact, my boy, I could not possibly pay you for what you did for us."

"That's what I thought, sir. I was sure it was

a mistake on your part."

"Now that the matter is set right," said the banker, "will you let me testify my appreciation of your brave conduct by giving you a little present?"

"If it's in the shape of money I'd rather not

take it," replied Billy.

"I'd like to start a small bank account for you —say \$1,000. It will come in nicely after you have grown up."

"I'm much obliged to you, but it would look like paying me for saving your daughter from in-

jury."

"Not at all. As I said before, it would be impossible for me to pay you, even if I gave you every cent I'm worth. I value my Constance as

my choicest possession."

"Well, sir, if you are so anxious to do something for my benefit, I'll tell you what I'll do. I'll sell you a first-class tip on the market—I consider it a sure thing—and you can pay me whatever you think it's worth. I heard two brokers speaking about it."

The banker smiled indulgently.

"I will buy your tip with pleasure—what is it?"
Bill gave him an account of how he came to
learn that a pool had been formed to boom C. O.
& F. Mr. Colt, who had not imagined that the
boy's pointer was worth anything, but who saw
that by buying it he would be able to induce the

lad to accept a handsome sum that he wished to bestow on him, was surprised to discover that the tip was a really valuable one, and one that he would certainly take advantage of. He asked

Billy a few questions, and then said:

"I'll give you \$1,000 for that tip, Master Moss, or, what I think would be more to your advantage, I'll buy for your account 100 shares of C. O. & F. stock, which is ruling at 72 this morning. I shall buy a thousand or more shares for my own benefit. I will carry your shares with my deal, and use my own judgment, which ought to be better than yours, about selling it later on. When I have closed out the deal I will render you a statement of account, just as if you were a regular customer, and the \$1,000, together with whatever profits you have realized on your 100 shares, will be subject to your order. How will that suit you?"

"First-class!" cried Billy, enthusiastically. "Very well," said the banker, making a memor-

andum on a pad.

Then he took out his check-book and filled in a check for \$1,000 payable to the order of William Moss.

"Just endorse that, please," he said, handing

Billy his fountain pen.

The boy did so. Then Mr. Colt rang for his office boy.

"Take that to Mr. White, and bring me a

memorandum of the transaction."

The boy took the check and the banker's memo to the margin clerk in the counting-room and presently returned with the required paper.

"There you are, Master Moss," said Mr. Colt, handing the document to Billy. "You have purchased of me 100 shares of C. O. & F. at 72, on a ten per cent. margin. I will protect your investment, so you need think nothing more about it till you hear from me later on."

"Thank you, sir," exclaimed the delighted boy.

"I am very much obliged to you."

"Don't mention it. The obligation is all on my s'de. Now here is my home address. I want you to call on us some evening soon. Constance will be very glad to see you, and so will my wife and my other little daughter, Edith. Have I your promise?"

"Yes, sir. I will call Sunday evening next, if

that will be satisfactory."

"It will be."

Billy then bade Mr. Colt good day and returned to his own office, where he found a note waiting

for him to deliver.

The late afternoon editions had the story of Billy's heroism in a condensed form, while the morning papers gave a little more space to the

incident.

When Billy came home he told his mother all about the affair, though he made no mention about the 100 shares of C. O. & F., that the grateful broker had purchased for his account. He looked upon that as a purely business transaction between him and Mr. Colt, having no reference whatever to the rescue of Miss Constance Colt.

"Why, your name will be in the papers, Will," cried his sister, as soon as he told her that he

had been interviewed by a reporter.

"I can't help that," answered Billy. "The reporter told me that it was one of the penalties of becoming famous."

Next morning when Aggie went to school, she carried a clipping to show her schoolmates what a brave boy her brother was, and she let everybody know how proud she was of him. Of course, the incident was known all over Wall Street before ten o'clock. Friends of Banker Colt called to congratulate him over the narrow escape of his charming daughter. Quite a number of brokers friendly with Mr. Hooper called on one excuse or another to see the messenger boy who had so distinguished himself under trying circumstances. Mr. Hooper called Billy into his private office and introduced him to the different brokers when they dropped in.

"The little rascal never said a word to me about the affair when he came back yesterday afternoon," said the broker. "The first I learned about it was when I saw the item in last night's paper.

You're a sly dog, Billy."

"Well, sir, when you hired me six months ago you told me you wanted a boy with a still tongue and a wise head. I'm trying to make good."

"He's got you there, Hooper," said one broker, and all laughed heartily at the boy's apt reply.

CHAPTER VI .- How Billy Came Out On C. O. & F.

A few days later Billy called his sister's attention to the stock market report in the morning paper and asked her to look for C. O. & F.

"It's quoted at 79," she said after she had lo-.

cated it in the list.

"That's right. What was it the other night when we were talking about the combine which I said had been formed to boom it?"

Aggie got her copy-book and found the figures

she had written down.

"You told me it was 71, and I wrote it down here."

"That's an advance of \$8 a share, isn't it?"

"Yes."

"If I had bought ten shares as I wanted to do should be \$80 ahead, wouldn't I?" "Yes."

"So you see I was right about that boom."

"You were indeed."

Next day was Saturday, and C. O. & F. closed at 81, with every prospect of continuing its upward march, when the Exchange opened on Monday, much to Billy's satisfaction. After tea Sunday evening, Billy went to his room to put on a few extra frills for his visit to the Colts'.

"Going to visit some new girl, Will?" laughed Aggie, when he reappeared in the sitting-room. "Haven't got such an article, Aggie," he re-

plied.

"Oh, what a story," she cried, incredulously. "No story at all. I am not quite fifteen yet, so what should I want of a girl?"

"Some boys have sweethearts when they're only

ten."

"I don't belong to that order at all," said Billy, making a line for the door.

"When will you come home, my son?" asked Mrs. Moss.

"About ten, mother. I'm going to call on Banker Colt and his family."

"Oh, my; aren't we some!" laughed Aggie. "Going to call on a banker."

"Don't you wish you were going, too?" he smiled. "Never mind, Aggie; some day I'll introduce you to my swell friends. Until then,

ta, ta."

Billy received a cordial reception at the Colts. Mrs. Colt thanked him for saving her daughter's life, as she put it, and Constance herself declared she should never forget him as long as she lived. Then Billy was presented to her sister Edith, a golden-haired little beauty of thirteen, who took an interest in him at once. Billy thought her the prettiest girl he had ever seen, and was tickled to death that she took so much notice of him. Constance played very charmingly on the piano, and Edith sang a song especially for him. Billy had the time of his life until halfpast nine o'clock, when he took his leave, promising to call again at an early date. Billy's exploit of stopping the hansom cab in Wall Street seemed to have made a good many friends for him, because whenever he carried a message to an office, the broker generally had something pleasant to say to him.

"It pays sometimes to get into the newspapers," he said to himself one day of the following week. "Nobody ever noticed me before; now the brok-

er's can't do enough for me."

That afternoon he was sent by the cashier with a note to Mr. Hooper, who was on the Exchange. Of course he presented himself at the New street entrance, and asked for his employer. Mr. Hooper came to the railing and took the note. There seemed to be a lull in business at that moment. A stout broker, to whom Billy had been introduced in Mr. Hooper's private office, spied the boy. He rushed up to the railing and, grabbing Billy, lifted him bodily onto the floor of the Board room. Then he rushed him into the middle of the floor, and began calling the attention of the other brokers.

"Hear ye! Hear ye!" he warbled. "I have now on exhibition, for a few moments only, the famous Wall Street phenomenon, Billy Moss, the hero of the hansom cab affair. Step up and accord

him the honors of the Exchange."

Immediately a score of brokers rushed towards them. Joining hands, they began to circle around Billy and the stout broker in the fashion of the opening rally of the Clown, Pantaloon, Harlequin, Columbine and Sprite in a harlequinade. Other brokers joined in the fun, and soon another ring was formed which circled in the opposite direction. At a given signal all rushed in, and Billy was hoisted on the shoulders of two brokers; then, with the stout broker at the head, a parade was formed and marched around the room.

At the height of the fun a broker came on the floor and began to make bids for a certain stock; two or three other brokers also began shouting, and in a moment the hero of the occasion was dropped like a hot potato in the middle of the floor, while business was resumed around several of the standards. Billy was glad to make his escape, and he never stopped running until he struck the office building where he was employed. Next morning a big daily had a story about Billy Moss's reception in the Stock Exchange and, as a consequence, all Wall Street was laughing about it.

"If this thing keeps on I'll soon get into that newspaper graveyard," chuckled the boy, as he

read the article.

"You're becoming famous, aren't you, Billy?" said Kittie Armstrong, the pretty office stenographer, when he carried a letter out to her den for her to copy.

"I certainly am," he smiled. "I'm a hummer

from Hummerville."

"Dear me!" she replied laughing. "It will be quite an honor to speak to you by and by."

"Oh, no, Miss Armstrong. I never go back on

my friends."

"Well, I'm glad to hear that. I was afraid

you might contract a big head."

"Don't you believe it. My head never expands."

The girl was about to say something else, when Mr. Hooper's bell summoned Billy into the private office. On the following Monday there was great excitement over the shares of C. O. & F., which had risen to 90. The great army of lambs flocked into the Street, all eager to buy on a general rising market. The brokers worked like good fellows to fill their orders, and their help had to put in overtime to keep things moving along smoothly. By noon C. O. & F. was quoted on the ticker at 95, and the uproar on the Exchange floor resembled a small Niagara Falls broken loose.

"I'll bet it'll go to par," chuckled Billy, as he

got a look at the tape.

But it didn't. A screw came loose somehow, and before one o'clock the stock began to tumble at an alarming rate.

"Gee whiz!" gasped Bill. "I wonder where I

am at in all this?"

Before three o'clock he took the first chance to run down to Mr. Colt's office. He was admitted to the private room.

"What's the matter, Billy?" laughed the

banker. "You look excited."

"Sure I'm excited. C. O. & F. has gone to

smash."

"Well, that needn't worry you," replied Mr. Colt placidly. "I sold out our holdings this morning at 92. You have cleared \$20 a share on your hundred. Your statement would have been mailed to you in the morning, but I dare say I can get it made up for you in a moment or two."

He rang his bell and sent word to his head bookkeeper to prepare a statement for William Moss and send it into the office. This was done in a few minutes, and while he was waiting, Billy tried to realize the stupendous fact that he was worth \$3,000. When the statement was placed on the banker's desk, he asked Billy if he would have a check for the amount coming to him.

"No, sir, I want you to keep most of it for me. Give me \$500 in bills. I want to take 'em home and surprise my mother. And give me another hundred for my sister. And I'll take another hundred for myself. I want to buy a few

things I need."

Billy got the cash, and a credit slip for \$2,300, and he felt as big as a Vanderbilt when he walked out of Mr. Hooper's. Perhaps Mrs. Moss wasn't treated to the surprise of her life that evening. Well, say; you couldn't hold Billy in when he dumped those bills into his mother's lap and saw the look of amazement that came into her careworn face. He grabbed his sister and waltzed about the little sitting-room. You may be sure there was a high time that night in the Moss home.

Six months passed away, and Billy's \$2,300 remained to his credit with Banker Colt, who treated it as a time deposit and paid him three per cent. interest on it. He had called a number of times at the Colts' residence, where he always enjoyed himself immensely.

One day Billy learned that a pool was being formed to boom M. & G. shares. As he wasn't any too sure about the source from which he got his information, he was in no hurry to rush in and buy the stock. He kept a sharp eye on it, however, until he saw that it had advanced from 79 to 82, and then went down to Mr. Colt's office and asked him to buy him 250 shares on a ten per cent. margin.

"What's this, Billy? Another tip?" smiled the banker, when he put the proposition before him. "I'm not sure, sir; but I've got an idea M. & G.

is going to keep on rising for a few days, and I

want to take advantage of the fact."

"I don't think it's a wise thing for you to risk all your capital on a deal. If M. & G. should happen to go down, after you have bought, instead of up, you would stand a good show of being wiped out altogether."

"I expect to take that chance, sir." "All right, little man, you are the doctor. Don't say that I didn't warn vou."

"If I lose you won't hear me say a word."

So Billy made the deal, just like any other customer, and was guite independent about it. Banker Colt admired his pluck, but rather frowned upon his rashness.

"Well, Master Billy, you might as well have a lesson now as later on. It will make you wiser to the ways of Wall Street," he said as Billy

put on his hat and wished him good-day.

M. & G. stock, however, showed no tendency to get a slump on, but on the contrary advanced steadily every day until one morning Billy telephoned Mr. Colt to sell him out. The banker was glad to do so, as he had been fearing his young friend and customer would hold on too long in his eagerness to pile up profits. Billy's profit over all expenses was \$10 a share, and he now had a balance of \$4,700.

"That's a smart boy," the banker said to himself. "He'll make his mark in Wall Street yet, or I'm no prophet. I'm bound to say that I take a great deal of interest in him, quite apart from

the obligation I feel under to him."

Mr. Hooper was also satisfied that Billy was a smart boy, but he hadn't the least idea that his young messenger had made over \$5,000 in the market.

"Well, Billy," said Miss Armstrong the stenographer, one morning, "I haven't seen your name in the newspapers lately. What's the matter? Can't you find any way to distinguish yourself?"

"Things are rather slow in Wall Street these days." replied the boy with a grin. But I've got

a tip."

"What kind of a tip is it?"

"Oh, come now, Miss Armstrong, you don't expect me to give away all I know. If you want to put up \$10 I'll let you in on two shares. I can guarantee you'll double your money inside of ten days."

Kittie shook her head. Billy was called into Mr. Hooper's private office, and a few minutes afterward was rushing up the street with a letter to deliver at the Vanderpool Building in Exchange Place.

CHAPTER VII.—Billy Makes A Haul and Helps Kittie To A Small Slice Of It.

Billy Moss did not tell Kittie Armstrong a whopper when he said he had a tip on the market. He had picked it up that morning in a broker's office in the Mills Building, where he had carried a note from Mr. Hooper. He had been admitted to the private room of the broker while that gentleman was in the act of dictating a letter to another broker, and Billy could not fail to hear a

portion of the letter.

What he found out was that Lehigh & Monongahela, in an effort to get control of the Lehigh Valley Coal & Iron Co., had bought out the rival road to Scranton and would raise its freight tariff on the first of the coming month-four days off. When this news got out on the street, there was little doubt that L. & M. stock would experience a boom. Billy immediately saw the chance to make some money, and decided to improve it. He resolved to buy 500 shares of L. & M., at any rate, and perhaps another hundred or two on top of that later on. He felt so certain that he had a snap in this that he tried to induce the office stenographer, whom he greatly liked, to take a few shares with him.

Kittie, however, was a wary bird where the market was concerned. She had seen too many people lose their all in the speculative maelstrom. and made it a rule to keep her hands off. That's why she'd have nothing to do with Billy's honest proposal. About one o'clock that afternoon Billy

called on Mr. Colt.

"Glad to see you, Billy. What can I do for you to-day?"

"You can buy me 500 share of L. & M. at 50,"

replied the boy, in a business-like way.

"L. & M., eh? I haven't noticed any particular life in those shares for some time. Are you sure you're not making a mistake this time?"

"No, sir. I'll give you the benefit of the tip

if you wish without charge."

"If it's worth anything I certainly will insist on paying you a fair remuneration for it," replied the banker.

"Just as you like, sir. You have been very kind to me and I'd just as soon you took it for

nothing."

Then he told Mr. Colt what he had learned about the road, and how he came by his information.

"Billy, I think your pointer is a valuable one and worth \$1,000 to me. I'll give you my check at once." And he started to fill out a check to the boy's order for the sum in question.

"I guess I'll change my order now to a thousand shares. I'll turn in your check as a part of the margin. The balance you can take out of what I have on deposit with you."

"All right, Billy. Just sign this order and write your name on the back of the check."

When the boy had complied he sent the documents out to his margin clerk, and in a few minutes a memorandum of the deal was handed to the young speculator.

"This is the biggest deal you've been in yet,

Billy," said the banker, with a smile. "Do you think you can handle it all by yourself, and attend to your duties as messenger and office boy for Mr. Hooper?"

"Yes, sir," replied the boy, confidently.

Billy took up his hat and left Mr. Colt's office. "Kittie," said Billy that afternoon. "I changed my mind about buying 500 shares of L. & M."

"I thought you would," she laughed. "You couldn't make me believe any such nonsense as

that."

"So, Kittie, instead of buying 500 shares I purchased 1,000."

"Billy, I told you not to speak to me until

you could talk common sense."

"I'm talking common sense now," protested the boy.

"You're fibbing just as hard as you can."

"I deny it. I can prove everything I say."

"Why, Billy Moss, how can you stand there and

tell me such a story?"

"Well, the proof of the pudding is in the eating, Miss Armstrong. Just cast your eyes over that little memorandum from Horace Colt, banker and broker. You've been long enough in a broker's office to understand the meaning of that document. That's bona-fide evidence that I paid Mr. Tolt the sum of \$5,000 this afternoon as margin on 1,000 shares of L. & M. at 50, isn't it?"

Unless the William Moss mentioned in the memorandum was some other person than Mr. Hooper's office boy, Billy appeared to have told the exact truth, and Kittie couldn't get away from

it.

"Billy Moss, will you explain what this all means?" asked the astonished stenographer. "Have you come into a legacy of \$5,000 lately, or," as the idea suddenly struck her, and her face began to clear, "did Mr. Colt make you a present of that money for saving his daughter's life?"

"You are wrong on both counts," laughed the boy.

"Then where did you get all that money? Why,

\$5,000 is a little fortune."

"I can only say that I got it by the exercise of my gray matter, together with a stroke or

"Did you make that money out of the market?"

"I did. And now that I have been frank with you I don't want it to go any further. I don't want Mr. Hooper to hear about it until I am ready to tell him myself. You won't say a word, Kittie, will you?"

"Certainly not, if you don't wish me to. Now tell me how you came to go into L. & M. Your tip must be a good one if you are willing to

back it \$5,000 worth."

"That's my opinion, and that's why I wanted

to help you make a few dollars."

Miss Armstrong suddenly became very thoughtful. She was considering whether she ought to break her cast-iron rule and invest a \$50-bill in L. & M. on the strength of Billy's deal. Mr. Hooper's bell cut the interview short before she reached a decision in the matter, but she thought a good bit about it during the rest of the afternoon, and that night. Before leaving home next morning she had decided to take a chance on Billy's phenomenal luck, and she brought \$50 with her to the office.

"Get me ten shares of L. & M., Billy," she said, when she saw him, handing him the money.

"L. & M. is quoted at 51 3-8 this morning, Miss Armstrong," replied Billy, quietly. "You ought to have taken me up yesterday.

"Isn't that provoking!" she exclaimed, petu-

lantly. "Now I'm out of it, I suppose."

"No. I'll let you have ten of my shares for what I gave for them."

"But that isn't fair to you, Billy," she said.

"Don't you worry about that. I've 990 shares left. Besides, I'm only making your a present of about \$13.50 of my present profits—that is, one per cent."

"No, Billy. If I make anything out of this deal you must deduct the \$13.50. I shall insist on

that," replied Kittie, firmly.

"Don't be foolish, Kittie. Take what's coming to you always and say nothing."

"I am willing to do that, Billy, but I won't take

more than is honestly coming to me."

After that, for the first time in her life, Kittie Armstrong began to take a strong personal interest in the office ticker. Next morning L. & M. had advanced to 52 5-8, and the girl was delighted. So was Billy, for his profits were now \$2,625, less commissions and other expenses; but, of course, that was only on paper. The brokers hadn't yet begun to take special notice of the gradual rise of L. & M. It was the only stock that was going up on the list. Business was brisk again, and Billy was kept on the jump from ten to three, when the Exchange closed with L. & M. at 54.

On the following Monday morning the news came out about the purchase of the opposition road by L. & M., and then there was something doing around the stand of that stock. There was a sudden rush to buy the shares, which were discovered to be scarce, and the spirited bidding that ensued sent the price up from 55 to 60 in no time at all. Kittie being very busy that morning, she wasn't aware of the jump of five points in the stock until Billy ran in and told her about it.

"I am ready to give you \$150 cash for your shares, Kittie, at this moment, but I wouldn't advise you to take me up."

"My gracious!" she cried, in delight, "have I actually made \$100 on that stock?"

"That's what you have. You made \$50 in the last two hours."

"Why, I'm rich, ain't I?"

"I am \$10,000 ahead of the game so far, and I hope to double that before I sell out."

"My, what a lucky boy you are!"

"Well, see that you keep mum about it," he

said, as he hurried away.

Three days later L. & M. reached 70 and Billy concluded that was high enough for him. He sent word to Mr. Colt to sell him out at the market price, and the banker, who had disposed of his holdings the day previous at 67 3-8, did so, and on Friday morning the boys got his statement and a check for \$24,700. He showed it to Kittie with a grin of triumph.

"There is \$250 of that coming to you, Kittie."

"Less \$13.50," she said, smilingly.

"Less nothing."

"But you're not deducting the expenses, Billy."
"Never mind the expenses. Can't I afford to

pay those for you? Look at what I made my-self."

Kittie had nothing more to say.

CHAPTER VIII .- A Red-Hot Chase.

One day about a month after the close of the L. & M. deal Billy was carrying a note into the New street entrance to the Stock Exchange when he ran smack against a boy somewhat bigger than himself. The other lad, who was dressed in an A. D. T. messenger's uniform, lost his balance and went down on the sidewalk. Two other messenger boys coming out of the Exchange at the moment gave him the laugh. The fallen boy scrambled to his feet with a snarl of anger, and then Billy found himself face to face with Pixy Shattuck, whom he hadn't seen for nearly a year.

"You done dat on purpose," roared Pixy, doub-

ling up his fists.

"No, I didn't. You're as much to blame as I am. However, I'm sorry I upset you," replied Billy, brushing by him and entering the vestibule

of the Exchange.

When he delivered the note to the broker he was in search of he came out on the street again. Pixy was still there, and so were the other two boys to whom he was talking. As Billy started up the sidewalk, Pixy stooped, picked up a decayed apple and threw it at Moss. It went to pieces just under Billy's ear, and Pixy and his companions laughed. Billy was mad clear through in a moment.

"Did you throw that apple at me?" he said,

walking straight up to Shattuck.

"I asked you a plain question, and I want a plain answer," demanded Moss aggressively.

"S'pose dat I did t'row it, wot did yer get in

de way fer?"

Biff! If a horse had kicked Shattuck he couldn't have gone down quicker. Billy had given him a soaker right on the side of the chin. Pixy picked himself up in a dazed kind of way, as if he wasn't certain what had happened to him, while the other boys looked their surprise. They had been expecting a different result. Billy stood his ground, fully prepared to defend himself from the attack he supposed that Pixy would make on him. Pixy, however, seemed to be in no hurry to mix things up. The blow he had received was a hard one, and he stood rubbing his jaw and glaring viciously at Moss.

"Wot did yer do dat fer?" he asked at length,

in a sulky tone.

"To pay you for throwing that rotten apple at me," replied Billy. "If you want any more, step up and toe the mark."

"I'll get square wit' youse fer dat, see if I

don't," answered Shattuck, vindictively.

"Well, come on and square it," replied Billy.
"I licked you once more than a year ago, and I guess I can do it again."

"Yer a liar. Yer never licked me."

"All right. Have it your own way. Do you

want to have it out now?"

"An' get pinched by a cop? Jest wait till I get youse somewhere else, dat's all," he said, darkly. "Den I'll put it all over yer."

"You're welcome to try it," replied Billy, walk-

ing off toward Wall Street.

Two days after that, as Billy was going home for the day, he stopped in front of a money-broker's window, where there was a big display of foreign gold and silver coin and paper money displayed upon a black velvet background. He was looking at a trayful of English golden sovereigns with much interest when a stone whizzed by his ear and smashed a great hole in the glass. He staggered back as the glass fell about him and, turning his head, caught a glimpse of a boy resembling Pixy disappearing around the corner of New street.

As the broker's clerks rushed to the door, Billy dashed across the street in pursuit of the boy who he guessed had flung the stone. One of the clerks rushed after him, shouting: "Stop thief!"

When Billy turned into New street the boy that looked like Pixy was half a block ahead, running at top speed. Moss put on steam and hustled after him. He was rapidly overhauling the boy ahead, when a stout broker came out of a doorway right in his path. Billy couldn't stop himself to save his life, and he butted right into the gentleman. Both went down in a heap on the sidewalk, the boy on top.

"I beg your pardon, sir," said Billy, breathlessly, as he started to assist the stout man to

his feet.

"How dare you run into me?" gasped the broker, who couldn't see the boy very well, as he had lost his glasses.

"It was an accident, sir. Couldn't help it."

Billy handed him his hat, and then resumed the chase of the boy who had thus got a fresh start. "Hold him! Stop him! Don't let him get

away!" cried several voices close behind.

These cries were directed at the confused broker, who was looking around for his glasses. If Billy heard them they made no impression on him, for he kept right on after the lad ahead, who turned the corner of Exchange Place and made for Broad street. Billy arrived at the corner in time to see him disappearing into the latter thoroughfare, southward. There were lots of persons on the street, and they turned to look after the two runners, wondering what was up. As Billy reached the corner of Broad street he saw the boy he was chasing crossing the street half a block ahead. Just at that moment the young rascal looked back, and Billy recognized him as Pixy Shattuck.

"So it is you, you little villain!" breathed Moss. "You tried to brain me with that stone, did you? Well, I won't do a thing to you when I get hold

of you."

Down on the other side of the way ran Pixy, and after him darted Billy, bent on summary vengeance. It was a mighty lively chase, and attracted considerable notice. Pixy vanished around the corner of Beaver street. Billy was afraid he might get out of sight before he reached the corner, but, when he got there, Shattuck was just disappearing into an open doorway. Moss noted the spot, and put on a fresh burst of speed. As he dashed into the same doorway, where a flight of stairs led to the next floor, the moneybroker's clerk, followed by a big crowd of people hot on Billy's track, dashed from Broad into Beaver street, and made the air palpitate with their excited shouts. Moss, unconscious that he

himself was the object of pursuit also, kept on up the stairs, and, seeing no one about the corridor, continued on up the next flight. The third hallway was also empty, and Billy started up the last flight of the old-fashioned brick building, which was one of a long row of similar ones.

This led to a kind of low attic, from which a short ladder communicated with the roof. Billy was just in time to see Pixy's legs vanishing through the scuttle onto the roof. The little rascal slammed the scuttle-cover down and fled over the house-tops. Moss flew up the ladder like a monkey, dashed open the scuttle and jumped out

on the roof.

At first he could not see any sign of Pixy, but, after a few minutes, he saw him hiding behind a chimney six houses away. Billy was pretty well winded, and, having spotted the lad he was after, he pretended at first that he did not see him, in order to gain time to recover his breath. While he was resting, a head popped out of the scuttle near by. It was the head of the broker's clerk, and he saw the boy at once.

"We've got him now," he said to the man behind

him.

Then he jumped out on the roof, rushed up to Billy and seized him roughly by the shoulders.

"I've got you at last, you young scoundrel," he said, angrily. "You led us a hot chase, but it

didn't do you any good."

"What do you mean?" demanded the astonished boy, as the pursuers popped out of the scutttle one by one, and surrounded him. "Take your hands off me!"

"I'll take my hands off you when I hand you over to a policeman," replied the exasperated

clerk.

"Hand me over to a policeman? What for?"

"What for? Why, for smashing our plateglass window with a stone, you young sneakthief!"

"You must be crazy!" cried Billy, indignantly.
"I've just been chasing the boy who threw that stone. He's hiding behind one of the chimney's vonder."

"That'll do now. Don't try to lie out of it."

"Did you see me throw that stone?" demanded Moss, angrily.

"No; but I saw you running away, which

amounts to the same thing.

"Does it?" replied Billy, sarcastically. "Then you never made a bigger mistake in all your life. A young rascal named Pixy Shattuck, a district messenger, threw that stone at my head. It missed me and cracked through the money-broker's wonder. I was looking in at the money at the time. I turned and saw Pixy running into New street, and I started after him as fast as I could. I've trailed him to these roofs. He's hiding behind the chimney on the sixth house from here. If you'll let me get out of this crowd I'll nail him in about two seconds."

Billy told his story in such a straightforward way that more than half of the crowd believed that they had been chasing the wrong boy. The broker's clerk was not of that opinion. He believed this was a ruse on the boy's part to give them the slip, so he refused to release Moss.

"That's a likely story of yours," he said, sneeringly. "I don't see any other boy on these roofs." "He's hiding behind one of the chimneys, I tell

you," asserted Billy, earnestly.

"Which chimney?"

Moss pointed the chimney out, though he could not see Pixy now. A search was made of every chimney on the roof, but in vain. Pixy had taken advantage of the excitement to make his escape.

CHAPTER IX.—Billy Brings To Light A New Syndicate.

"I knew you were lying, you little reprobate!" cried the broker's clerk. "You are the only boy on these roofs."

"Then he made his escape while you were wasting your time over me," replied Billy, angry because he was cheated out of the whipping he meant to give Pixy.

At that moment a police officer appeared on the

scene.

"Here, officer," said the broker's clerk. "I give this boy in charge. He smashed our show-window on Wall Street, intending to steal some of the foreign money we have on exhibition. I have no doubt but he is a regular little sneak thief."

The policeman was one whose regular beat took in Broad street and Exchange Place, and he knew Billy Moss quite well, and was aware that the boy was Mr. Hooper's messenger and office boy. Officer Daly looked at Billy and scratched his head in a comical fashion.

"I guess there's some mistake here, isn't

there?" he said, doubtfully.

"No mistake at all. I want you to arrest this boy and take him to the station-house," said the clerk, briskly.

"What's the trouble, Billy?" asked Policeman

Daly.

"This man is off," said the boy, with a look of disgust. "A boy named Pixy Shuttuck broke in the glass of his boss's show-window on Wall Street with a stone, and he's trying to put the blame of it on me, because he saw me chasing Pixy. If they'd let me alone I should have caught Pixy. Now he's got clean off."

"Officer, this boy is trying to hoodwink you."
"I think not. I know him well. He's Washington Hooper's messenger boy, and one of the

smartest in the Street."

The broker's clerk was somewhat taken aback by the policeman's statement, but he still maintained that Billy was the guilty one. The boy then made a full explanation of Pixy's enmity for him and his presumed reasons for throwing the stone.

"I know that boy Shuttuck," remarked the officer. "He's got a red head and is a quarrel-some fellow generally. You'd better get a warrant out for his arrest, and have this affair sifted out in court," he said to the broker's clerk. "You can summon this lad as a witness. I'll guarantee you'll be able to find him any time you want him."

"I'll go back with you to your office," said Billy, "and make a statement to your employer."

That was satisfactory to the clerk, and so Moss accompanied him to the money-broker's office, where he told his story, and established his identity as Mr. Hooker's office boy. The broker believed his story and sent his clerk to swear out a warrant against Pixy Shuttuck. The

officer who tried to serve the warrant next day couldn't find Shuttuck. That young rascal, knowing what he had to expect, had made himself scarce.

Billy had \$25,200 to his credit in Banker Colt's hands, and he concluded that the Moss family had lived about long enough in a Madison street

tenement. -

"We can afford to do much better," he said to himself one day. "The next deal I go into might prove unfortunate. I may be wiped out of the bulk of my money. It is a common occurrence down here in the Street. I think I will show good judgment by giving mother enough money to buy a good home, then whatever happens to my bank account we'll be something ahead anyway."

Billy's argument was a good one, and he determined to act upon it at once. When he got home that night he told his mother he was going to give her \$5,000 to buy a home with.

"Then you won't have an agent coming around promptly on the first of the month looking for his

rent."

"That will be very nice," replied Mrs. Moss,

in a pleased tone.

"It will be just splendid!" cried Aggie, in delight. "Then I will be able to have a nice room all to myself."

"Sure you will. We'll each have our own room. So don't lose any time, mother, in hunting up a

house."

"Shall I look up in the Bronx? We couldn't buy a house anywhere in Manhattan for \$5,000," said Mrs. Moss.

"I don't care where you buy it, as long as it is in a good neighborhood where property is likely to go up in time, and within easy reach of Wall

Street," replied Billy.

In the days of which I write, one could get a very fine piece of property in the Bronx, with a good house on it, or built for you to order for \$10,000. Mrs. Moss promised to attend to the matter at once. It was about this time that a broker named Willcutt came into the office one morning and inquired for Mr. Hooper.

"He's in, sir; but I don't know whether he'll see you or not. I'll take your name in to him. He's looking over the morning mail, and dic-

tating replies to the stenographer."

Billy carried Mr. Willcutt's name to his employer, and brought back word that Mr. Hooper would be disengaged in a few minutes. Accordingly Mr. Willcutt took a seat near the ticker and amused himself with the perusal of some letters and papers he took from his pocket. In ten minutes Miss Armstrong came out with her notebook in hand. She told Billy to send the gentleman who was waiting into the private room, which the boy accordingly did. Mr. Willcutt had called to get Mr. Hooper to go into a syndicate to boom a certain stock, the name of which he didn't mention.

Mr. Hooper was disinclined to enter blind pools, as a rule, and he excused himself, on the ground that he was in no financial condition just then to put up the \$100,000 that would be required of

him.

"We won't need to call on you for a fortnight yet, Mr. Hooper," urged the visitor. "We can't begin buying before that time."

Mr. Hooper, however, would not go into the

deal.

"I prefer to control my own money, anyway, when I go into the market on my own hook," he said.

"But I can guarantee you a profit of nearly a quarter of a million if you go in with us," went

on Mr. Willcutt.

He rattled off the names of five other brokers who, he said, had already agreed to take an interest in the pool. Their combined wealth was estimated at over \$20,000,000. Mr. Hooper shook his head. The prospect of making a quarter of a million was no inducement for him to risk \$100,000 in a blind pool. He hadn't been there before, but he knew of others who had, and got cleaned out down to almost their last dollar. Mr. Willcutt was evidently disappointed at his failure to secure the broker as a member of the combination, and he said so.

"I dare say you'll find others who can better afford to take the risk than I," said Mr. Hooper. "But there isn't any risk in his deal, Mr.

Hooper. It's a sure thing."

"My dear sir, the best-laid schemes of mice and men often go astray, and this is particularly true of Wall Street. I've had an experience of twenty-five years in the Street, and I've seen more sure things go up Salt River than I could mention in a week."

"I'm afraid you'll regret not going into this deal," said Mr. Willcutt, taking up his hat.

At that moment Billy rapped on the door. "Come in," said Mr. Hooper.

Billy entered with a card which he handed to him.

"I'm to understand, then, that you won't come in with us?" said Mr. Willcutt, moving toward the door.

"Yes, sir," replied Billy's employer. You will consider me out of all kinds of combinations of that nature."

Mr. Willcutt left, and then Billy showed in

the next visitor.

"Mr. Willcutt wanted my boss to go into some pool, I suppose," mused the boy, as he took his seat again. "I wonder what stock is going to be boomed now? If I only could find out I might be able to get in on the ground floor and corral a few thousands more."

As he looked reflectively at the carpet he spied a sheet of paper folded lying on the floor near the ticker. He picked it up and, taking out his pencil, began to draw a likeness of Mr. Willcutt as well as he could remember it. Then he turned the paper over, to find a fresh spot for his talent, when his eyes fell on a penciled memorandum. It read as follows:

"Dear W.—We only need two more to complete the pot. Try Hooper for one. It has practically been arranged that you and I will do the buying and booming. We ought to make a good thing out of this, no matter how the game comes out in the end. Yours truly,

D."

"Dear W.," mused Billy. "That must be Will-cutt. I'll bet he dropped that out of his pocket when he was looking over his papers just before he went inside to see Mr. Hooper. 'We only need two more to complete the pot. Try Hooper for one.' That's plain enough to me. Pot means pool, and he has just tried Mr. Hooper and failed to connect. It has been arranged that he and the

writer are to do the buying for the syndicate. Good enough. They are hardly likely to begin operations for a week or ten days. I must, then, try and find out what stock Mr. Willcutt is buying largely of. That's the way I'll spot the road they're trying to boom."

Billy grinned slyly to himself and then picked up a copy of the Wall Street Indicator, to look

over the previous day's quotations.

CHAPTER X.—Billy and Kittie Make Another Haul In the Market.

Billy Moss watched the market pretty close after that, on the alert for some indications that the new pool was beginning to do business. A week passed by and although several stocks had advanced sharply for a day or two in succession, and thus attracted the boy's attention, nothing come of them as boomers. One morning he walked in Kittie's den before she had begun her work for the day.

"How are you feeling this morning, Kittie?"

he asked, in his chipper way.

"Like a lark, Billy," smiled the young lady.

"You look it. A June rose isn't in it with you."

"My, that's quite a compliment."

"Well, I shan't charge you anything for it. By the way, have you spent all of the \$250 you made on L. & M.?"

"I'm glad to hear it. I'm thinking of giving you a chance to double it in a few days."

"Are you, really?" she laughed.

"Honest Injun."

"What stock are you interested in this time?"
"I'm waiting to learn the name of it, and when
I do I'm going in on the ground floor with the
big operators."

"You mean you are waiting for a tip?" she

asked.

"Oh, I've got the tip already. That is, all but the name of the stock that is going to be boomed, and that is the most important point of the whole thing."

"I should imagine it was. How do you expect

to find it out?"

"By watching both the ticker and the Exchange -especially the latter, if I get sufficient chance."

"It takes a pretty smart boy to do that and attend properly to his business at the same time."

"Oh, boys can do a heap if they only put their minds down to it and keep on their mettle, instead of going to sleep, like the majority do. To tell you the truth, Kittie, boys don't, as a rule, understand what they are often capable of. Russell Sage did when he was a boy, and look what he was in his day."

"Do you hope to become another Russell

Sage?"

"No. I'm not ambitious to be just like him, even for the privilege of becoming a millionaire. I expect to make my million right here in Wall Street."

"I hope you will, Billy, but you'll have to be mighty careful, for every broker in the Street has a sharp pair of shears waiting to cut off any fleece that comes in sight."

"I know they have, and I'm on the bright look-

out for them. Now, about what I started to tell you. When I find out the name of this stock that is going to be boomed I'd advise you to let me have that \$250 of yours, and I'll try to double it up with my own. I wouldn't do that for any one else but you, Kittie."

"I'm awfully obliged to you, Billy. Really I am tempted to try my luck again, when it's in

such good hands as yours."

"No flowers, Kittie, please."

"There's your bell, Billy. Mr. Hooper wants

you."

Three days afterward Billy noticed that J. & D. shares were changing hands at a pretty lively rate, though the price did not advance anything to speak of. That afternoon Mr. Hooper sent him to the Exchange with a note to a certain broker. While waiting for the attendant to find the broker and bring him to the rail, Billy's bright eyes wandered over the floor in search of Mr. Willcutt. He spotted him at last, in the neighborhood of the J. & D. standard. His hat was on the back or his head, and he was bidding for that stock at a livedy rate, and seemed to be getting all he called for. He gathered in six or eight thousand shares while Billy stood at the rail, and was apparently hungry for more.

"I'll buy a thousand at 82," he called out in a

strident voice. "One thousand at 82."

At this, several clamorous hands were raised and shaken at him furiously. Again his voice was heard.

"Any part of a thousand at 82 1-8-82 1-2-

82 5-8."

A big broker broke into the circle with his hand upraised.

"Done!" cried Wilcutt.

Both men now made an entry in their tablets. It was impossible for Billy to hear the bids that were made, but twice again an entry in Willcutt's book seemed to indicate that he had accepted offers. Then the broker for whom the boy brought the note stepped up, and Billy handed it over to him, and left the Exchange. The boys was almost certain that he had spotted the stock the syndicate was trying to gather in before the boom got fairly started and the price went up. That night J. & D. had advanced to 84 from 71 5-8 in the morning. Next day he had another note to take to the Exchange, and he found out that Willcutt was still loading up with the same shares. The stock had gone to 85 1-8.

"Kittie," he said, when he got back to the office, "I am almost sure I've got onto the stock.

Willcutt is buying it to beat the hand."

"What is it?"

"J. & D. It was 80 last week. It is now 85 1-8. You'd better bring your money over in the morning if you're going into this deal with me."

"All right, Billy. If I decide to do so, I'll have

the money on hand."

Moss found out enough that afternoon to set his doubts at rest. He was satisfied J. & D. was the stock the syndicate was buying in. Kittie apparently had got a touch of the fever, for she handed Billy her \$250 when she came into the office next morning. The young messenger boy wrote a note to Mr. Colt asking him to buy 2,030 shares of J. & D. at 86 on the usual margin, taking the necessary money out of his balance. He rang for a messenger boy and sent the note by him.

"Do you think it may go as high as that?"

she asked, eagerly.

"I couldn't say how high it will go; but I shouldn't be surprised if it went to par, for the market is buoyant on these days, and the bears

are all under cover."

To Billy's astonishment J. & D. went up more rapidly than any other stock he remembered since he came to the Street. Every other broker seemed to be after some of it, either on their own account or for customers. Three days later it was on the ticker at 96, an advance of \$10 a share.

That very afternoon he overheard two brokers talking in front of the Exchange, one of whom, from something he said, he had reason to suspect was a member of the J. & D. syndicate, and from what he heard he came to the conclusion that the stock was getting top-heavy. So at the first chance he ran into Colt's office and ordered his shares sold. Inside of ten minutes it was accomplished at 98 1-2, and was one of the last sales of the day. Then Billy sat down and figured up what he and Kittie had made out of the deal. He found that he had cleared \$24,000, and Kittie \$350. They were both highly delighted over their good luck.

CHAPTER XI-Billy Carries a Message for Kittle Armstrong.

Billy was so tickled over the fact of winning \$24,000 on one investment that he kept awake half the nights of the following week trying to figure out how he could make \$24,000 more. He wasn't very successful, and finally gave up the effort. About this time his mother found a house that suited her, the price of which was \$4,800, and she asked Billy to go and look at it. He did so, and found it satisfactory. It was located in the more settled part of the Bronx, not far from an elevated railroad station. Accordingly, he gave his mother \$500 to pay down on the contract, pending examination of title. As the title proved to be all right, she paid the balance at the end of thirty days. Then Billy handed her \$1,200 to furnish it with, so that when they finally moved into their own home it stood him in \$6,000, which he felt he could easily spare, as he had \$43,000 left on deposit with Banker Colt. The banker, when he learned what he had done with the money, praised his good sense, and advised him to give his mother the odd \$3,000 for an emergency fund, which the boy promptly did.

"Now," thought Billy, "if I should happen to lose my \$40,000, mother will have a home for us all, free and clear, as well as \$3,000 in the bank to boot. A boy's best friend is his mother, and

I mean to do all I can for mine."

It was about this time that one of Kittie's admirers, and she had quite a number of them, gave her a tip on the market. She wanted to tell Billy about it, for there was nothing mean about the girl, but she had given her word of honor not to breathe a word about it. She wondered if there was any way she could get around it without actually breaking her word.

The name of the stock was N. & L., and she had given her \$600 to the man who had given her the tip to invest for her. The shares were going at 60, and, consequently, she acquired 100 shares. The stock went up to 63 in a few days, and then she asked Billy if he thought the stock was going to boom.

"What makes you think it is?" he asked her. "I had a dream the other night," she began.

"I often have dreams myself, Kittie, and I

don't take any stock in them."

"If you dreamed a stock that was going at 60 had gone up to par, wouldn't you take a chance with it?"

"I might, and I might not. If I did anything, it would be to try and find out the reason for the rise. If I discovered that a syndicate——"

"That's just what I found out, that a syndicate was at the back of N. & L., and was going to boost it into the clouds."

"You found that out, did you?" replied the boy

in surprise. "How?"

"That was in the dream," she answered, laugh-

ingly.

"Oh, it was. A good many syndicates are started that are not a bit more substantial than a dream."

"Don't you think N. & L. a good stock?" she asked, anxiously.

"It's good enough when the speculators leave it alone."

"I wish you would find out something aboutthat stock for me, Billy," she said, earnestly. "What makes you so interested in N. & L.,

Kittie?" he asked curiously.

"I just want to know," she replied, in an offhand way.

"All right. I'll try to do so, but I can't promise

you that I'll be successful."

That day he went down and asked Mr. Colt if he could tell him anything about N. & L.

The banker looked at Billy sharply.

"I can tell you this much about it, that if you're thinking of buying it you want to leave it severely alone. I give you that advice as a friend."

"I had no intention of buying the stock, sir, unless I got hold of favorable intelligence. I certainly will have nothing to do with it after what you have said about it."

He thanked the banker, and when he got back to the office he told Kittie what Mr. Colt told him.

"I wouldn't touch that stock myself with a tenfoot pole," he said.

Kittie turned white, and looked as if she were going to faint.

"Why, what's the matter, Kittie?" he asked, with some concern.

She dropped her face in her hands and began to cry.

"My gracious! What's come over you, Kittie?" he said again.

Then she sobbed out what she had done with her \$600.

"Who is this man who induced you to buy a hundred shares of N. & L.?"

"He is bookkeeper for Casey & Pratt." "And you gave him your \$600 9"

"Yes."

"Are you sure he is to be trusted? How long have you known him?"

"About a year. He calls at my house."

"To see you?"

"Yes."

"He told you that you would clear \$2% a share on N. & L.?"

"He did."

"Did he say how he got his information?"

"No."

"Wait a moment, Kittie."

Billy went out in the reception-room and looked at the tape till he came to the last quotation of N. & L., which was 63 1-8. He returned to the

stenographer.

"You'd better write a note, telling your friend Smith that you have decided to sell your 100 shares at the market price. I'll deliver the note for you."

Kittie agreed to do so. She typewrote the note and signed it. Billy put on his hat and carried

the note to Casey & Pratt's office.

"I'd like to see Mr. Ferdinand Smith," said Billy

of the office boy.

"Take a seat and I'll call him. What name shall I say?"

"Just say I have brought a message from

Miss Armstrong."

Mr. Smith, a sleek, sandy-complexioned chap, came out at once. Billy didn't like his face for a cent.

"Well?" asked Mr. Smith.

The boy handed him the note without a word. The bookkeeper read it, and it was evident that he wasn't pleased.

"Tell Miss Armstrong I will see her this even-

ing at her home," he said.

"All right. But I have been instructed to get an answer from you in regard to the sale of those 100 shares of N. & L. that you bought for Miss Armstrong at 60 on a ten per cent. margin a few days ago. The shares now rule at 63 1-8, which gives her a profit, less commissions, of \$312. She doesn't care to hold the shares any longer, as she has been told that the price is liable to go down at any moment. She expects you to sell at once, and wishes an answer from you to that effect."

"Do you now who you are talking to?" cried the bookkeeper, angrily. You are an impertinent jackanapes! Get out of the office, or I'll kick

you out!"

"I wouldn't advise you to attempt to kick me, Mr. Smith; it might not be healthy for you," replied Billy, coolly. "Are you going to comply with Miss Armstrong's order, or aren't you?"

"None of your business," answered the bookkeeper, turning on his heel and leaving him in

the middle of the room.

CHAPTER XII—Billy Gets Square with Ferdinand Smith, and Kittie Comes Out on Top.

Billy walked over to the office boy, who was furtively watching him.

"Is Mr. Casey or Mr. Pratt in?" he inquired. "Mr. Casey is in. Do you want to see him?" "I do."

"What's your business with him?"

"Tell Mr. Casey that William Moss, messenger, from Washington Hooper, No. — Wall Street, wishes to see him."

The boy looked doubtfully at Billy, but nevertheless carried the message to his employer. Billy was admitted to the inner office.

"Well, young man," said Mr. Casey, "what can

I do for you?"

"Mr Casey," began Billy, "your bookkeeper,

Ferdinand Smith bought 100 shares of N. & L. at 60 for Mr. Hooper's stenographer, Miss Armstrong, she paying him \$600 as margin. The stock is now quoted at 63 1-8, and Miss Armstrong sent me over with a note to Mr. Smith requesting him to dispose of her shares at that price at once. I gave him the note, and when he read it he looked as if something had disagreed with him. I asked him if he intended to do as Miss Armstrong wished, and he called me an impertinent jackanapes, and said if I didn't get out of the office he'd kick me out. I've been Mr. Hooper's messenger for a year and a half, and never was treated that way before. However, I didn't come in here to complain about that. I came in to ask you to see that Mr. Smith does the right thing about those shares. I'm sorry to say so, but it's my opinion he intends to do our stenographer out of her money. She is entitled to \$312 profit on the deal, less commissions, at the present ruling figure, and I am here to see that she gets it, or find out the reason why not," said the boy pluckily.

Mr. Casey heard Billy through without interrupting him. After asking a question or two, he sent for his bookkeeper. Mr. Smith appeared and scowled when he saw Billy.

"Did this boy bring a message to you from Miss Armstrong, Mr. Washington Hooper, stenog-

rapher?"

"Yes, sir."

"He complains that you insulted him. Did you call him an impertinent jackanapes, and tell him that if he didn't get out of this office you would kick him out?"

"I did. He was impertinent."

"In what way was he impertment?"

Mr. Smith explained that he had read the note and given the boy a verbal answer to take back to Miss Armstrong, whereupon instead of leaving the office he had addressed him (Smith) in a saucy way relative to a matter that was entirely of a private nature, and which concerned only him and the young lady in question.

"Mr. Smith," said Mr. Casey, "did you take an order from Miss Armstrong a few days ago to purchase for her 100 shares of N. & L., at 60, accepting \$600 from her to cover the margin of

same?"

"I beg your pardon, Mr. Casey, but that is a private matter between Miss Armstrong and myself."

"Did the lady sent you a request by this lad to dispose of that stock at the market figure at once?"

"Excuse me, Mr. Casey, but I cannot disclose the nature of that communication."

"Mr. Casey," spoke up Billy, "Miss Armstrong told me herself that your bookkeeper induced her to go into this deal with the assurance that the stock was to be boomed by a syndicate, and that she would realize a profit of \$25 per share. With an understanding, she gave him the \$600, all the money she has. She found out to-day that her investment was a precarious one, and being advised to sell out as soon as possible she sent me around with instructions to that effect to Mr. Smith. I was expected to bring her back a definite answer, but Mr. Smith refused to give me one, and when I insisted he insulted me as I have told you."

"I told him to tell Miss Armstrong I would call on her this evening," said the bookkeeper, sulkily. "Miss Armstrong would not consider that a

satisfactory answer," replied Billy.

"It is not your business to decide that question,"

said the bookkeeper angrily.

"All right," answered Billy. "I want to tell you right here in Mr. Casey's presence that Miss Armstrong will hold you responsible for the sale of those hundred shares of N. & L. at 63 1-8, so it's up to you. If you don't pay up you may expect Mr. Hooper to lodge a formal complaint against you with your employers. That is all I've got to say. I am very much obliged to you, Mr. Casey, for listening to me, and I will now bid

you good-day."

With those words Billy marched out of the office, and took his way to Wall Street, to report the result of his mission to Kittie, and let her understand what he thought about Mr. Ferdinand Smith. Casey & Pratt's bookkeeper did not call at Kittie Armstrong's house that night; neither did he send any statement to her next day relative to her investment in N. & L. stock, which advanced in the market to 63 1-2. At three o'clock Billy insisted that Kittie tell Mr. Hooper about the matter. She didn't want to do it, but the boy said he would tell the boss if she did not, as he was bound that Ferdinand Smith shouldn't do the girl up if he could help it. So Kittie told Mr. Hooper, and the broker sent a statement of the case by his messenger to Casey & Pratt.

Mr. Casey returned word that Ferdinand Smith had failed to show up at the office that day, and that he had decided to discharge the man unless he returned Miss Armstrong her \$600 investment, and effected a compromise in relation to the \$312. While Billy was waiting for Casey & Pratt's stenographer to typewrite this reply, one of the clerks, who apparently had no love for Mr. Smith, and who seemed to have learned that the book-keeper had got \$600 from Miss Armstrang, came out into the reception-room and told the boy that he guessed Smith had thrown up his job.

"I can give you a hint where Smith is likely to

be found," he added.

"Where?" asked Billy eagerly.

"At Nagle's, corner of 127th Street and ——th Avenue. There's a poolroom in the rear, and Smith, who lives on 127th Street, goes there nearly every night to place money on next day's races and collect his winnings if he's been lucky."

"Thanks," replied the boy. "I'll remember the

place."

Billy, on his return to the office, with Mr. Casey's letter, said nothing to either Mr. Hooper or Kittie about what the clerk had told him. It was clear to the boy that Smith was a racetrack gambler, and that the money he had obtained from Miss Armstrong had probably been lost on the races. It made Billy mad to think that the money he had won for the girl on the market should have been sacrificed in this manner. As soon as he left the office for home he hunted up Officer Daly, and found him on Beaver Street. He gave the policeman an outline of the case, and asked him if he could suggest any way to make Smith disgorge any part of the \$600 he might have left.

"You could have him arrested, of course, but

as the young lady has no evidence to show that she gave the fellow the money, if he chose to deny the fact in court, his word is as good as hers, and the chances are he would be discharged by the magistrate. Now, you say he's a nightly hanger-on at Nagle's on —th Avenue? I'll give you a note to John Mulligan, a wardman and particular friend of mine. You'll find him at 125th Street station. He'll get you inside of the poolroom, where you can point out Smith to him, if he's there. Mulligan is a good hand at a bluff game. Maybe he can intimidate Smith into giving up the money if he has it."

Officer Daly wrote the note and gave it to Billy, who thanked him. Early that evening Billy came down from the Bronx and called on John Mulligan who, after reading Daly's communication, agreed to take a hand in the matter. They went together to Nagle's, where Ferdinand Smith was discovered at the bar treating several of the habitues, and in a particularly jolly mood. Mulligan found out from the barkeeper that Smith had made a ten-strike that afternoon. He had backed a horse heavily and had won \$800. He had the money in his clothes at that moment. Mulligan and Billy followed Smith up the street to his lodgings, and as he was about to enter the house, the wardman stepped up and told Smith that he had a warrant for his arrest. Smith was paralyzed, and wilted at once when he saw Billy, whom he recognized.

"Can't this thing be squared?" he asked in a

tremulous tone.

Mulligan said it could not—he would have to lock him up. Then Billy, as it had been arranged beforehand, interposed.

"If you'll come up with \$600, plus \$275," said the boy, "I'll see that you get off, Mr. Smith."

Mulligan objected strenuously to any such arrangement, and threatened to lock up, Billy, too. Smith offered Mulligan \$25 if he would permit him to settle with Billy on the terms proposed. The ward man finally reluctantly yielded, when the boy remarked that Smith would lose his job if he was brought into court, even if he was discharged. So the matter was arranged and Smith paid down all the money he had—\$900. Then Mulligan and Mr. Hooper's messenger went off chuckling at the success of their little ruse.

Next morning Billy handed Kittie \$850, retaining \$25 to present with the girl's compliments

to Officer Daly.

CHAPTER XIII-Billy Makes a Dandy Scoop.

About a month after this affair Billy discovered that a combination was being formed to boom D. & G. shares. He had got his information from a reliable source, but he waited till he saw some indication of the move on the tape. The shares had been going at 87 and thereabouts for some months, as the boy found out by consulting the past records of the Exchange. A week from the time Billy got hold of his tip it began to rise, and when it reached 91 the young messenger judged it was time for him to get in. It cost the boy \$36,400 to meet the margin on 4,000 shares, and the magnitude of the deal surprised Mr. Colt, who remonstrated with him for taking such chances.

"You ought not to risk over half of your capital

at the outside," he said to Billy. "If this stock goes down instead of up, I shall feel bound to come to your rescue, because I don't want to see you lose your money."

"Mr. Colt," replied the boy, firmly, "this is simply a matter of business between you and I, and I shall not allow your friendship to interfere in the matter. If I should lose my money it's my own lookout. I have made the money myself, and I expect to make a million yet out of the market. It takes some nerve to operate as I am doing. I am cultivating it with a view to the future, therefore I don't wish you to spoil it. I don't want to own a dollar that I haven't made by my own efforts. I may be lucky in getting next to good pointers, but they would not amount to much if I did not use the right judgment in working them up. Unless you will allow me to carry on my business along my own lines. I shall feel obliged to remove my custom from your office. I say this with all due respect, Mr. Colt, and I don't wish you to think I am ungrateful to you for your advice, and your friendly interest in my affairs. I am only a boy, it is true, sir, but I think I have almost proved that I have a man's head on my shoulders. I consider that in every deal I undertake that I am on my mettle-that it is up to me to show what I can do. I try not to bite off more than I can chew, but, of course, I am liable to make a mistake once in a while. If there is an operator in Wall Street who doesn't, he's a phenomenon, and ought to be put on exhibition."

The banker was not offended by the lad's plain talk. In fact he admired his grit and determination more than ever. He said to himself that this boy was bound to succeed in the end, in spite of reverses that come to every one in some point of their career. So Billy had his own way. He also bought sixty shares of D. & G. for Kittie, on a separate deal, handing her the memorandum furnished by Banker Colt. He told her it was more business-like, and that he preferred to have it that way, after her unfortunate experience at the hands of Ferdinand Smith. Three days later, D. & G. shares took a sudden rise, going from 91 to 96 in a couple of hours, and many brokers were to be seen running to and fro on the floor of the Exchange, trying to secure some of the stock. By the morning following, the shares had leaped up to 102, and there was great excitement on the market. The majority of good stocks advanced several points, some more than others, in sympathy with D. & G. The bears made a bold raid that day and the quotations fluctuated all round. D. & G. dropped to 97, and finally going back with a rush again to 103 just before the Exchange closed for the day.

"You're the luckiest boy in the Street," cried Kittie that afternoon when Billy dropped around to see her for a moment or two. "You're nearly \$50,000 ahead on this deal. And I'm a lucky girl to be associated with you, for I have made \$720 on my 60 shares, more than doubling my little capital. When are you going to sell?"

"Haven't decided, Kittie. The market looks strong yet. The moment I find it's beginning to wobble, I'll get out so quickly that it will make your head swim."

"I don't see how you can keep track of it,

when Mr. Hooper keeps you on the move almost all the time."

"Every office I go in I get a sight at the tape, and that enables me to keep up with things. Then I keep my eyes and ears wide open. Brokers are always discussing the situation, and figuring on how the market is likely to go. I hear them constantly throwing out their guesses, and their reasons therefor, and I unite my opinions to theirs, using my own judgment in addition."

"I never saw a boy like you. You aren't nervous or excited a bit. Why, if I stood to win \$50,000 or lose it, like you do at this moment, I couldn't keep still in my chair. Even as it is with my poor little \$720, I'm so excited and worked up, lest the market go to pieces in the morning, and I might lose all that profit, which means a great deal to me, that I don't believe I'll sleep a wink to-night."

"Pshaw! Learn to take it cool, Kittie. If I was to get rattled over a deal I don't know where I'd come out. Why, some months ago I heard that Broker Elliott lost nearly a million on a certain stock inside of an hour. Everybody knew it, too, and expected to see him throw up his hands and go to the wall. They began to sympathize with him over his losses, because he was a good fellow, and all the other brokers liked him, and really felt sorry after a fashion because he'd been hit so hard."

"Did he fail?" asked Kittie.

"He did not, though it afterward came out that he had lost every dollar he owned in the world and was more than \$100,000 in debt on top of it."

"How did he manage to meet his engagements?"

"By keeping his mouth shut, and putting up a big bluff. He gave the sympathizers the laugh. Said he wasn't down and out yet, in spite of his setbacks. He'd have some of their scalps yet dangling in his wigwam, and so forth. The result was, everybody believed he was still well off, and when he went around to raise a loan among his particular friends, they chipped in without saying a word about security. If they had known the truth—that he really was flat broke, with only his seat on the Exchange to offset debts of twice its value—they would never have come up with a cent, and he would have been forced out of the Street. Three months from that time he didn't owe a cent, and had more than a hundred thousand to his credit in bank. That shows you the advantage of a still mouth and a wise head, as Mr. Hooper said he wanted in a boy when he took me on here."

Kittie agreed that there were advantages in knowing when to keep one's mouth shut, and when to open it.

Next morning D. & G. opened at 104 3-8, and kept on going up amid the wildest excitement of the year. When it reached 110, Billy was waiting for a reply to a note he had brought to a broker in Exchange Place. There were three brokers gathered around the indicator at the time, waiting for an interview with the head of the firm. Billy listened to their conversation, and noticed that they were all distrustful about the present state of he market. They said it had a decidedly unhealthful look, and that they looked for a break in prices at any moment. They were all men of age and experience, and Billy put a

good deal of confidence in their opinions. As a consequence, before he returned to the office, he stopped at Mr. Colt's bank and ordered the margin clerk to sell his stock and Kittie's at once. It was done inside of fifteen minutes at 110 5-8. When Billy got back to his own office, he went in and told Kittie what he had done.

"I'm so glad," she exclaimed with a sigh of relief. "Really I've been frightfully nervous all morning. I'm such a fidgety thing that I think I ought not make any more ventures on the

market."

"Oh, nonsense! You want to keep next to me and I'll make your fortune. Let's see where we stand."

They figured it up together, and Billy found that he had won a trifle over \$75,000, while Kittie

had made \$1,100.

"My goodness!" Kittie cried. "I'm worth \$1,700 now. And just to think, mother doesn't know a thing about it. I'm going to surprise her with \$100."

"That's right, Kittie, don't forget your mother.

She's the whole thing with me."

"I believe that's why you're so lucky—you're so good to your mother," she said admiringly.

"It always pays to be good to your mother, Kittie. Just consider what a fellow's mother does for him, when he isn't able to take care of himself. No boy can be too grateful. I have heard of pretty tough boys, and men, too, who were saved from crime because they happened to think of the effect it would have on their mother."

"Boys are generally more thoughtless with respect to mothers than girls," said Kittie; "but

they love them just the same."

"I love mine all right, don't you forget it, and sis; and I guess I'd love you, too, if I was older

than you, instead of younger."

Kittie laughed and blushed and said she guessed she wasn't old enough to be his grandmother yet.

CHAPTER XIV-Conclusion.

Scarcely more than an hour after Billy had closed his deal, the market went to pieces with an uproar that found echoes all over Wall Street. Banker Colt was in an Exchange Place office when he heard of the panic. He had gone into D. & G. on the strength of Billy's deal, for he was certain the boy was operating on a bonafide tip, and he had sold out that morning and had cleared over \$200,000, for he had bought 10,000 shares. Not having received an order from Billy to sell, and unaware of the fact that the boy had visited his office while he was out, he was afraid the young messenger had overstepped the mark this time in his eagerness to make a big profit. He ran to a telephone and called up Mr. Hooper's office. One of the clerks answered him.

"Is Billy Moss in the office?" he asked.

"Yes, sir. Just came in."

"Call him to the 'phone, please."

"Hello! Who's this?" asked the boy when he went into the booth.

"Mr. Colt. Is that you, Billy?"

"Yes, sir."

"The market is on the slump. How about your shares of D. & G.? Shall I call up our broker

in the Exchange and have him throw your stock on the market for what it will bring?"

"I haven't any D. & G. left, sir. I told your margin clerk an hour ago to sell my holdings and Miss Armstrong's sixty shares at the market price, and I suppose he attended to the matter. At any rate it seems to be up to you," and Billy laughed.

"I'm glad to hear it. I was afraid you had

been caught. Good-by."

"That's one on Mr. Colt," grinned the boy, as he left the booth. "But it was very kind of

him to notify me."

After the slump in the market, which had affected all stocks alike, there was a lull in Wall Street affairs, and some of the brokers took advantage of the fact to leave town for a few days. It was late in June, and the warm days were coming on. Banker Colt told Billy that he'd like him to go on a fishing trip with him for a week if he could get away.

"Well, sir, I'd like to go fishing very much, indeed, though I'm not an expert at the business."

"Few are," responded the banker. "I think you'll be able to extract enough fun out of it to pay you."

"I guess I will, sir. Where are you going?"

The banker mentioned the place.

"What kind of fish can you catch there?" asked the boy.

"Well, bass for one thing, and trout, and sev-

eral other varieties."

"That will be fine," replied Billy, gleefully. "I was down to Sheepshead Bay last Sunday, all day, with a friend of mine. We had new lines and first-class bait, but all we caught were a few flounders."

"That was a waste of good time, Billy," laugh-

ed the banker.

"I guess it was, Mr. Colt," replied Billy, picking up his hat. "I'll ask Mr. Hooper to-morrow morning if I can have a week off. I'll let you know the result over the 'phone."

Billy got his week off, and went with Mr. Colt and another banker for a week's fishing up Long Island Sound. When he got back to Wall

Street again, he felt like a new boy.

"I had the time of my life, Kittie," he told the stenographer enthusiastically. "I must have caught a hundred fish, and some of them were as big as that," and the boy indicated with his hand, a space of about ten inches."

"What kind of fish did you catch, Billy?"

"Bluefish mostly."

"Did you catch any crabs?"

"Oh, yes. I caught a number of them while trying to row the boat," he grinned.

"Where did you and the gentleman go?"

"Great South Bay. We went out every morning in a good-sized catboat, and stayed all day."

"I rather envy the good time you had, Billy."
"Say, Kittie, don't you wish you was a boy, sometimes?"

Kittie smiled and cocked her head on one side. "You want to know too much," she said, turning to her machine and beginning to tap the keys. Billy took that as a sign that she had nothing further to say, and he returned to his post in the outer office. Toward the end of that week business began to pick up again, and Billy kept pretty wide awake on the lookout for another good thing.

Nothing turned up that he thought safe enough to tackle until early in September, when he accompanied Mr. Hooper one morning to a safe deposit company. He sat down in the reception-room to wait for his boss, who had gone into the big vault to get a package of securities out of his box. He picked up a copy of a morning paper, and was getting interested in the baseball scores, when three ladies came in. While waiting for an attendant to come, one of them told the others in confidence that her husband had promised her the finest sealskin jacket in the city.

"He is going to make a barrel of money out of a pool he's gone into to boom Louisville & Nashville. He told me last night they expected to start in buying right away, and that I may expect the money for my jacket inside of ten

days."

"That was all Billy heard, but it was enough to set him on the watch for early development in L. & N. shares. Next morning he noticed that 10,000 shares of that stock had changed hands the day previous at 86. On Monday, L. & N. had gone up half a point by noon, and when the Exchange closed it was quoted at 88, with 30,000 shares recorded as having been sold since morning.

"That begins to look like business," said Billy to himself. "It looks like a safe proposition for me to tackle. I must see if Kittie is game for

another plunge."

The pretty stenographer hesitated whether to

go into the market again or not.

Billy drew such a glowing picture of what she might expect to make this trip with her \$1,700 capital that she was persuaded to yield to his request, and next day she drew her money from the savings bank and gave it to him. Billy took the first chance to call on Banker Colt.

"What it is this time, Billy?" asked the banker, when the boy took his seat by the side of his desk. "It's 10,000 shares of L. & N. at the market

price for me and 200 shares of ditto for Miss Armstrong," replied the young spectator serenely.

The broker whistled.

"There's nothing slow about you, young man," he said. "Evidently you are taking the road to either Salt River, or a quarter of a million. I am bound to say I admire your nerve. There isn't a spectator on the Street, no matter what his age and experince, that has more. You are always on your mettle. I hope you will win out again, Billy; but don't forget the fable of the pitcher and the well, or the proverb that it's a long road that has no turning"

Billy handed the banker Kittie's \$1,700 cash, and signed an order on his own account for \$88,000 to cover his margin. Two days after he had made the deal, the shares were quoted at 92, which represented a paper profit to him already of between thirty and forty thousand dollars. Kittie, of course, was delighted, for her own winnings were above \$700.

"Nothing succeeds like success, does it, Kittie," remarked the boy to her. "Here I am running errands for Broker Hooper at \$7 per week, and at the same earning thousands of dollars a day

on the outside."

Next day L. & N. was being much sought after by the brokers, and when they found the shares hard to get hold of they began a lively bidding that in two more days carried the price to 102. Billy ordered 2,000 of his shares sold at that figure, on which he made a profit of something over \$27,000. Next day he disposed of 2,000 more at \$105, clearing \$33,000. He now felt perfectly safe, for he had \$122,000 cash in the banker's hand. On the following day he let 3,000 shares more out at 108, and then sold Kittie's holding at 108 3-8, on which the girl netted about \$4,000, making her worth together \$5,700. She couldn't hold the secret any longer from her mother, and when Mrs. Armstrong recovered from her surprise, she was the most delighted woman in Brooklyn.

Next day the shares had mounted to 110, at which price Billie told Mr. Colt to let go the rest of his holdings on the market. The 3,000 shares were greedily snapped up as soon as offered, and the young messenger-speculator added \$65,000 more to his account. Altogether he had made \$183,4000 out of L. & N., which added to his capital, made him worth \$298,000.

"Papa says you are worth over a quarter of a million, Will," said Edith Colt, on the occasion of his next visit. "And that you made it all yourself."

"What your father says must be true," laughed Billy, who was on the most intimate terms with the millionaire banker's youngest daughter.

"You're a smart boy, aren't you?" she replied,

admiringly.

"If I am as smart as you are pretty, I shall be perfectly satisfied with myself."

"Aren't you complimentary!" she cried, with a pleased look. "Papa says you are making a lot of money for Miss Armstrong in your office. Who is she? Do you like her a great deal?"

"I like her very much indeed, Edith, but not a quarter as much as I like you."

"Oh, I don't believe that," with a pout.

"I hope to prove it some day if you'll let me. I am out for a million for a particular purpose."
"What is it? Tell me, won't you? Do, please."
"I'll tell you when I've collared the million."

"Won't you tell me now," coaxingly, "I want to know."

Billy shook his head.

"I promise to tell you some day, even if I fail to get the million."

He told her five years from that night, when he was twenty-one years of age, and she twenty, and at the same time he asked her a very important question.

She said "Yes" to it, but said he'd have to speak to her father and mother. Billy interviewed with Mrs. Colt first, after getting Constance to smooth the way for him, and the reply was so satisfactory that the bov plucked up courage enough to bring the subject before the banker. Mr. Colt said if Mrs. Colt said yes he had no objection, and so two years later Edith became Mrs. Billy Moss, notwithstanding he had not yet acquired the million, though he was well on the road to it.

Next week's issue will contain "A LUCKY CHANCE; OR, TAKING FORTUNE ON THE WING."

CURRENT NEWS

SCIENCE IN SHOESHINES

A Paris bootblack now uses a palette when shining women's shoes. The Parisian women's shoes vary so much in color that he found it often difficult to get the right hue of cream to match. So on his palette he puts a number of different creams and combines them in varying proportions according to the tone of the shoes with which he has to deal.

CARRIED BOOZE IN CORSET

The police in making an arrest in Pine Bluff, Mo., discovered the newest thing in bootlegging equipment in the form of a copper corset, worn by the accused man. It was in two sections and was laced in the back.

Hollow in the front it narrowed toward the back. It was fitted at the top with a screw cap and at the bottom small petcocks were fashioned

to draw off the liquor. Some moonshine whisky was in the corset when it was removed in jail.

DUCKS USE WINGS TO SWIM UNDER WATER

Do ducks use their wings while swimming under water? The question is discussed frequently among sportmen and nature students, and opinions sometimes differ. Testimony of reliable authorities, says Popular Mechanics, supports the belief that various species of ducks and grebes, loons and other diving birds do not use their wings when swimming beneath the surface for food or in trying to escape capture. A ruddy duck was observed on Lake Michigan not long ago, feeding in fifteen or twenty feet of clear water. As it got well started on its downward plunge, the wings, about two-thirds, extended, were used in quick short strokes, at the rate of about one a second to assist in propelling it and in rising to the top as well.

Boys! Like Detective Stories?

If you want good lively adventures, with cops and detectives running down crooks, puzzling mysteries and dandy plots, get a copy of

"Mystery Magazine" No. 161

It contains a long novelette filled with excitement, called

"AT 2 A. M."

By BEULAH POYNTER

Then, there's a crackerjack two-part serial entitled

"THE INVISIBLE CRIME"

By GEORGE MOREHEAD

Next, it contains these seven short stories by the best writers:

"THE AVENGER," by Gilbert Hammond

"313?" by Peter Perry

"THE KNOB-KNOCKER," by Wm. Allen Ward

"TWO-GUN MUSSES THE PLAY," by Daniel E. Kramer

THE MILLS OF THE GODS," by Hamilton Craigie

"TOO MANY KEYS," by J. B. Warrenton

"SOLVING SOL'S FACE," by Walter A. Ellis

This magazine also contains a free department conducted by Louise Rice and called

"WHAT HANDWRITING REVEALS"

If you send her a sample of your writing she will tell your character, what business is best for you and many other useful things. There is no charge for this service.

SHORT ARTICLES

The rest of the magazine is filled with items of interest on all sorts of queer subjects.

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Rob and the Reporters

— Or, —

Hustling for War News by Wireless

By GASTON GARNE

(A Serial Story.)

CHAPTER IX .- (Continued).

She was a beauty of blonde type. Her golden hair hung loosely down over her shoulders, and her eyes were red from weeping. She looked the picture of despair.

"Who are you?" she demanded. "Was it you

who knocked at the door?"

She spoke in French, so it was up to Walter

who explained.

"You ought not to stay here," she said. "This wicked war has upset everything and everybody As yet the Germans have passed this secluded castle by, but they are liable to come at any moment, and then we shall be robbed and murdered. You ought not to stay here, I repeat, and yet it seems to me as if Heaven had sent you to me in my trouble."

"If there is any way in which we can help you, miss, be very sure we stand ready to do it," replied Walter.

Instead of answering, she burst into tears and

hurriedly left the room.

"Odd enough," remarked Rob, after Walter had translated. "You gave our names. Why didn't you ask hers?"

"Faith, and she didn't give me a chance."

"Some terrible thing must have happened to her."

"It would seem so. Hark! Some one is coming."

An aged man with the air of servant came hobbling into the room.

"I am Pierre," he said in French. "I am sent by Mademoiselle Louise to say that if you will put up with her poor accommodations you are welcome to remain here for to-night and perhaps longer."

Walter returned thanks and asked the name of

the castle and its owner.

"I am forbidden to tell, and you are requested not to ask," replied Pierre. "You will now follow me."

They were taken up winding stairs to one of the half-ruined wings, where they were shown into a small but well-furnished room.

Pierre explained that they would have to share it, and withdrew, returning a little later loaded down with clothes and underwear.

"Select from these such things as will make you comfortable," he said. "You are to keep

them. Such are mam'selle's orders."

The clothes proved a godsend indeed. Later Pierre took away their own garments, promising to have them cleaned.

He soon summoned the boys to dinner, which

was served in an enormous dining-room, where he waited on them in solemn state.

At supper it was the same.

Pierre did but little talking, and would answer no questions. They saw nothing of Louise.

Worn out with all they had been through, the

boys sought their room at an early hour.

"This bed is big enough for four," remarked Rob. "I never saw anything like it. I shall surely sleep well to-night, Walt. I never felt so tired in my life."

"Don't talk," was the reply. "It's the same with me. We certainly struck it rich when we

steered in here."

They were soon asleep, and probably would have remained so until morning had they been undisturbed.

Along about midnight Walter, who had chosen the outside place, was suddenly awakened by the pressure of an ice-cold hand on his forehead.

He opened his eyes, to see a tall figure enveloped in a white sheet backing away from the bed. plainly visible in the moonlight which streamed in through the narrow window.

A man of immense age, apparently, with long

white hair and beard.

Stretching out both hands, the figure exclaimed in French:

"Woe! Woe! Woe! Woe this wicked war!"
Instantly the figure vanished.
Walter's blood ran cold.

CHAPTER X.

The Mystery Explained.

"Rob! Wake up!"

Rob opened his eyes at the call.

"What's the matter?" he demanded, seeing Walter sitting up in bed.

"Of course not. Why do you ask such a question?"

"Because if there are such things I believe I have just seen one."

"Nonsense! You've been dreaming."

"Not a bit of it," replied Walter emphatically, and he told what had occurred.

Rob got up and lit the candle with which Pierre

had provided them.

"The door is bolted as we left it," he said. "It is very old. You are sure you were awake, Walt?"

"As sure as that I am talking to you now. I'm no fool, Rob. I know what I saw."

"Well, then, I'm not able to account for it any more than you are. What shall we do?"

"Nothing that I can see except to go to sleep

again; dear knows we need the rest."

But this was easier said than done, for both were suffering more or less pain; at last they fell asleep, however, and when they awoke the sun was shining in upon them through the narrow window and they could hear the birds singing outside.

A careful examination of their wounds was now made.

"We are getting on all right," declared Rob.
"We are mighty lucky. In my case the wonder is I wasn't shot dead."

(To be continued.)

GOOD READING

VOLCANOES ON THE RAMPAGE

Kilouca's renewal of activity continues. There were four violent earthquakes in the region near the volcano recently at four-hour intervals, and the emission of steam, notable for several days, still goes on. The fall of sections of the crater's lip into the depths below has ceased again, however.

The eruption of Vesuvius is increasing in intenstiy. Two new craters have opened, says a bulletin issued by the Vesuvian observatory, and all three craters are emitting lava cinders and ashes, while heavy rumblings are heard inside.

The authorities having prohibited climbing the volcano for fear of casualties, the tourists here, especially Americans, are assembling in crowds at night at the nearby points of Santa Lucia and Vomero to witness the spectacle.

TRAINING SAILORS' ORPHANS TO BE FARMERS

Twenty-five British boys, of an average age of 151/2, have just sailed for New Zealand to be trained as farmers. They are the first batch to be sent out under a scheme inaugurated by New Zealand sheep owners to show their gratitude to the men of the British navy and Mercantile Marine for their services during the war.

A fund of \$1,000,000 has been subscribed by sheep owners of the Dominion, and it is proposed so long as the money lasts, to train each year about 200 sons of killed and disabled sailors on a large farm, to look after their welfare, and provide them with wages during the period of training, and, where desirable, to start them in life with farms at a low rate of interest.

The chairman of the trustees of this admirable scheme, the Hon. Edward Newman, C. M. G., is at present in England. He emigrated to New Zealand about forty years ago and has large farming interests in the Dominion. He told a Daily Mail reporter that the boys are carefully selected in England, are given a complete outfit, and their passages are jointly paid by the trustees and the British and New Zealand governments. On arrival they are sent for six months to the trustees' training farm, Flock House, which has accommodation for 100 boys and covers 5,000 or 6,000 acres of land. Every kind of farming will be taught them, and afterward they will be indentured for several years to responsible farmers.

The aim of the trustees is to make the boys loyal, useful citizens, and everything will be done to give them a thorough chance to make good.

FISH COURT CAPTURE

Down in Venezuela, near the port of Carupano, hish are coming out of the sea to greet the fishermen on the beach. Vive-Consul Amado Chaves has vouched for the story to the Department of Commerce. He said: "One has but to take his choice as to the knd of fish he wants. Millions

of them came 'scampering' from the water, eager to be captured—quite the reverse of what the disciples of Izak Walton might expect."

It seems that each year there is a disturbance of the sea in this tropical vicinity, a condition referred to locally as the "turbic" or turbulent waters. During the progress of this phenomenon the water assumes a dark color and gives off a disagreeable sulphuric odor. At times this condition extends out as far as the Santa Margarita Islands and is said to do considerable damage to the pearl oyster beds there. In this period silver objects tarnish quickly and take on the appearance of having been in a fire. The health of the people along the coast at this time is unusually good.

Simultaneously with the "tubic" occurs what is known as the "ribazon," the sea for about a mile out from shore being stirred up by myriads of fish that make no effort to escape capture. Seabirds, gulls and pelicans gather for the feast in such numbers that at times it is difficult to see the horizon, and they sometimes even interfere with navigation. Many fish run up on the beach, as if desperate, and, despite the immense quantities of fish eaten by the birds and gathered by the natives, the number that die on the shore is so great that on numerous occasions the civil authorities have found it necessary to dig trenches in which to bury the fish along the beach.

The fish most commonly affected are the sardine and anchovy, although at times even sharks have been known to rush up on the beach.

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By BEULAH POYNTER

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INTERESTING RADIO NEWS AND HINTS

A duolateral or Giblen-Remler coil is preferable to an uptapped bank wound coil. It is more efficient and affords a greater economy in space.

Some circuits utilize a secondary coupling coil that is placed in inductive relation to the plate variometer. This coil should be wound in the same direction as the windings on the plate variometer.

BREAKS MAKE SET NOISY

Crackling in the phones may be caused by a broken phone cord. After the phones have been used for some time the fine braided wire in the cord gets broken in spots. The test for this is to shake the cord. If the noises continue with the shaking get a new phone cord.

TRAP DESIGNS

During the last two years many designs for wave traps have been published and as a result the novice is in doubt as to which is best suited for his receiver. The first type of wave trap that received popular approval consisted of a coil and a variable condenser in shunt with each other and in series with the lateral circuit of the receiver. When a trap of this type is tuned to the wave length of an interfering station it will trap out the waves from that station, but as the efficiency of the device is rather low it also will tend to reduce the signal strength of other stations operating on wave length near those to which the trap is tuned. To overcome this objectionable feature an inductively coupled wave trap was developed and when a trap of this type is properly designed it will be found very selective.

The coil in the wave trap consists of fifty turns of No. 2 D. C. C. wire on a three-inch tube and after the coil has been wound two terminals should be taken out and then several layers of ordinary paper should be wound over it. Another coil is wound directly over it, and consists of eight turns of No. 18 D. C. C. wire. This coil must be wound in the same direction as the first coil, and taps should be taken off on the first,

third, fifth and eighth turns.

The variable condenser that is connected in shunt with the first coil is an ordinary 23 plate condenser, and with this apparatus the trap will tune from about 150 to 550 meters. If a 43 plate condenser is used instead of the 23 plate the trap will tune higher and it then will be possible to cut out the interference from ship stations.

In mounting the trap it would be wise to place it on a panel about six inches wide by seven inches high. The variable condenser and the inductance switch should be mounted on the front of the panel and the coil should be placed behind the condenser in a position that is at right angles to all coils in the receiving set.

RADIO ANNOUNCERS

In the broadcasting branch of radio a new vocation has developed, that of the radio an-

To be a successful announcer something more than a pleasing voice and clear enunciation is required. The idea announced is a musician with a knowledge of composers and their work; he should be a linguist familiar with English, Italian and German; he should be able in an emergency to make an announcement in English without confusion and free from grammatical errors. He must be tactful in receiving artists and instructing them in proper position before the microphone.

Singers and speakers accustomed to public appearance very often develop microphone fright, not because the studio surroundings are overpowering but because they miss the stimulating presence of an audience.

The announcer's duties are not limited to his appearance before the microphone. At WGY, the station of the General Electric Company of Schenectady, rehearsals are conducted by one of the group of six announcers. By means of the try-outs, poor singers are saved the embarrassment of failure before the microphone. The rehearsal also serves to demonstrate that certain voices have not the quality for radio transmission.

Sometimes the finished and successful singer is found to have a voice unsuited for radio transmission and, on the other hand, a singer whose voice is too weak for public hall or theatre sometimes possesses quality and tone which win instantaneous popularity with the radio audience.

Four of the six announcers at WGY are vocal soloists, and may, in the event of an emergency, such as the failure of the scheduled artists to arrive, step before the microphone and give a creditable performance.

Kolin Mager, the chief announcer, has been associated with WGY since the station opened. He is a trained musician, linquist and public speaker. When a boy he was a soprano soloist in an Albany church.

Carl Jester is a tenor with a thorough musical education, and for the past year he had directed the WGY Light Opera Company in its various appearances. Asa O. Coggeshall, also a tenor, a third announcer, is director of a boy choir in an Amsterdam, N. Y., church.

William Fay, the last to join the announcer force at WGY, is a baritone and his voice has brought him many fan letters. The other announcers at Schenectady station are: "Robert Weidaw, who gives much of his time to the executive work of the studio, and Edward H. Smith, who is director and leading man of the players and assists in planning feature programs such as Uncle Josh's golden wedding, and minstrel shows. An entire evening's program may be put on by the announcers without the aid of outside talent.

THREE STEPS OF AUDIO FREQUENCY

Audio frequency amplification, one of the greatest factors in making radio reception so

popular, has now reached the stage where three steps of amplification can be used without hopelessly distorting the signals. This is due to the great improvement in the last year in the construction of audio frequency transformers.

Without audio frequency amplification the satisfaction and convenience of the loud speaker would be unknown and a receiving set would have to be equipped with a headset for every member of the family. In fact, no set is considered complete nowadays without two or three steps of audio amplification and some type of loud speaker.

Most up to date receiving sets have the audio amplifying apparatus built into the same cabinet with the tuning apparatus. A very convenient way, is to use a separate audio frequency amplifying unit either built into a cabinet or on a panel. This can be attached to whatever type of receiver you are using, whether it be a crystal set, single tube regenerative, Reinartz, Flewelling, Ultra Audion, etc., and thus produce results equal to the more elaborate and expensive sets with self-contained amplifiers. The ideal arrangement is to have separate jacks for each stage, which enables the operator to employ just enough amplification to get the necessary volume.

As a radio engineer who has designed numerous sets and experiments with practically every type of receiver in existence, the advice of W. G. Farr of Chicago, regarding the construction of a three stage amplifier will be found of real value. Mr. Farr states:

"A three stage amplifier amplifying the output of a crystal set or non-regenerative single tube set to full loud speaker volume. A two stage amplifier will be amply sufficient for any type of single tube regenerative set. The amplifier unit can be operated from the same 'A' batteries as the receiving set, provided, of course, that tubes are used which operate on the same voltage. However, the amplifying circuit requires a number of higher plate voltage than a detector circuit, which will necessitate the use of additional 'B' batteries.

"When the amplifier is built as a separate unit, the phone terminals of the receiving set are connected directly to the input terminals (P and B) of the audio amplifier. A very convenient method is to equip the input of the amplifier with a cord and plug by means of which it can be plugged into the phone jack of the receiver in place of the head phones.

"When adding audio amplification to any type of regenerative set it is advisable to connect a fixed condenser of .001 MFD capacity across the primary terminals of the first transformer. This acts as a by-pass for the radio frequency currents flowing in the plate circuit and thus assists the regenerative action of the tube.

"Use a separate jack on each stage. This permits the use of more or less amplification as desired. If for any reason these jacks are not used, connect the 'P' terminal to the socket direct to the 'P' terminal of the transformer and the 'B' terminal of the transformer direct to the positive side of the 'B' battery. A separate rheostat used for each tube, but if the tubes are well matched just as satisfactory results can be obtained if the tubes are all controlled by one rheostat. The only precaution necessary is to use a

rheostat with sufficient current carrying capacity to carry all the tubes without heating.

"The most satisfactory tubes for use in audio frequency amplification are UV-201-A, C1301-A, and Western Electric 216-A. UV-199 or C-299 tubes can also be used, but will not be found as satisfactory. They will not stand as high a plate voltage and will not produce as great a volume as the larger tubes. The plate voltage applied to an audio amplifier may be from 45 to 150 volts, but ordinarily 90 volts will be found sufficient. Of course a higher degree of amplification is obtained by using high plate voltage, but at a sacrifice of quality. A plate voltage of over 90 volts will necessitate the use of a 'C' battery.

"When a 'C' battery is used it is connected in the common grid return lead of all the tubes, paying particular attention that the polarity is correct. Unless the amplifier is being worked up to full capacity, the 'C' battery will make little difference in the quality of the signal. Its chief advantage lies in the fact that it causes a material reduction in the plate current and thus lengthens the life of the 'B' batteries. For a plate voltage of 90 volts, a six volt 'C' battery will be required. As no current is consumed from the 'C' battery, small flashlight cells will have ample capacity.

"One of the most important considerations in building an audio amplifier is to use transformers of the highest quality. An audio frequency transformer is called upon to reproduce sounds of frequencies ranging from about 100 per second up to the upper limit of audiobility, which may be 10,000 to 20,000 per second. If all these frequencies are not equally amplified the result is either a loss of tone quality or an actual distortion of the voice or musical sounds. This becomes more noticeable as the number of stages is increased, and the practical working limits is three stages. In order for the original sounds to be correctly reproduced it is necessary for the fluctuation in magnetic strength of the core to follow with perfect fidelity the form of the sound waves which are being amplified. Thus it can readily be seen that the efficiency of an audio

"One of the most frequent sources of trouble in audio amplification circuits and particularly in three stage circuits is magnetic interaction between the cores of the transformers, which manifests itself in the production of howls and in distortion of signals. To reduce this effect to a minimum it has been the custom in the past to place the transformers with their cores at right angles to each other. Due to the improved design of some transformers this precaution is entirely unnecessary, as they are provided with a perfect magnetic shield in the form of a heavy steel shell.

transformer is very largely dependent upon the

proper core design.

"The best amplifying results will be obtained by the use of a transformer having a ratio of 6 to 1 in the first stage and a radio of 3½ to 1 in the following stages.

"In any audio amplifier the most perfect reproduction will be obtained when the tubes are not being forced to their maximum. It is far better to get good tone quality with moderate volume than to sacrifice quality to gain intensity."

Fame and Fortune Weekly

NEW YORK, JULY 18, 1924

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ITEMS OF INTEREST

Resting on five pontoons, a 300-ton railway bridge that spanned the waterway between Oakland and Alameda, Cal., was lifted from its position with the help of a rising tide and by pumping the water from the floats upon which it rested. Trains were operated over the span up to seven hours before it was moved.

STEAM TO KILL WEEDS

Steam from locomotive boilers is being used by a Southern railroad to kill weeds along the right of way. The steam is superheated by passing it through an oil furnace carried on a special car, and it is then delivered to the right of way through perforated pipes, so arranged that they may be raised or lowered. It hits the weeds at a temperature of from 700 to 900 degrees and at a pressure of seventy-five pounds to the square inch. Four trips a season will keep down a dense growth of weeds.

FOUR-FOOTED DUCK IS SOLD AT AUCTION

A spirited auction took place in the butcher shop of Abram Goldberg at No. 22 Ludlow street, New York, recently, when the famous four-footed duck was sold to the highest bidder.

In the midst of the Friday pre-Sabbath bustle Goldberg's kosher shop Rabbi Zedig decided that the four-legged duck was not kosher, and hence

could not be eaten.

Mr. Goldberg had thought of donating the remains to the American Museum of Natural History, but, being a business man, he decided to sell

the duck to the highest bidder.

The freak was finally awarded to Alexander Fischer for \$60. Mr. Fischer will have the duck stuffed and will place it in the window of his restaurant.

USE CATS AS CROW DECOYS

The great de astation caused by crows in the State of Nebraska has led to organized efforts to get rid of the crow pests. One of the latest developments is the lise of cats as decoys.

The usual nuchool employed is to place the

cat in a bird cage and then hang the cage up in a tree where crows have nested in other years. When the crows discover the presence of the cat they flock by the hundreds and seek to destroy their imprisoned enemy. Protected by the bars of the cage, the cat is safe enough, and while the cat-baiting is on by the crows the hunters assemble and get in their deadly work.

The hunters say that the shooting does not scare the crows away. If they have any theory about the shooting, it is that it is some new device of their ancient enemy and they redouble their efforts to get at the animals. The cats are not in the least injured by being used as decoys, but after one or two hunts they grow nervous and are easily frightened by the ap-

pearance of any kind of a bird.

The most discouraging feature of it from the hunters' standpoint is that in most cases, after the cat is released, it leaves the country in very short order. This has naturally resulted in a famine in cats. There is some talk among the hunters of importing some old maids and thus augmenting the domestic cat supply. Being a cattle country, there are very few unmarried women in the county, and this is turn makes the number of available cats small.

LAUGHS

Lawyer—Don't you think I acquitted myself well in that trial? Friend—Very well. It is a pity you didn't do as much for your client.

"Then you don't want no cranberries?" "No; I've changed my mind. I see your cat is asleep in those cranberries." "That's all right, mum. I don't mind waking the cat up."

Mrs. Hardhead—I can always tell what kind of a wife a man has by his views on the woman question. Stranger—I have all sorts of views. Mrs. Hardhead—Then you are a Chicago man.

Friend—Why did you give your wife a pearl necklace for a birthday present? Don't you know pearls are the signs of tears? Husband (significantly)—In this case they were the result of them.

"If you stand with your back to the south, what have you on your left hand?" asked the teacher during the geography lesson. The small boy thought, considered his hands and gave the right answer. "Fingers, sir," he replied.

Mrs. Chubb (with newspaper)—I see several persons are petitioning to have their names changed. What does it cost to have a name changed? Mr. Chubb—It cost me a couple of hundred dollars to have your name changed to mine.

"Algernon is very interesting," said the stock broker's daughter. "What does he talk about?" inquired her father. "Why he's ever so well posted in Shakespearian quotations. "Young woman," said the fiancier, sternly, "don't let him deceive you. There ain't no such stock on the market."

BRIEF BUT POINTED

THE BIBLE REMAINS

The Bible has endured hundreds of years of criticism by men who were proud of their own superficial knowledge. But these are forgotten, while the truths of the Bible are more regarded than ever. Critics may find fault with the stories in the Bible, but at the same time the people will believe in the Bible as the highest authority and there is nothing to replace it. Nothing since the Bible was written has lived to counsel the people and show them the way to right living. It can be pointed out to these shallow skeptics that the nations which have grown up with the Bible have the highest place in humanity. They are farther advanced than the men and women who do not follow the Bible and reverence its teachings. Today, in every way that relates to religious and moral character, the Bible is the truest authority.

FINDS UNKNOWN RIVER IN ALASKA

The story of an explorer's life in the Northern Alaskan wilderness and the discovery of uncharted streams is contained in a letter brought back to civilization by an Eskimo from the Geological Survey party headed by Dr. Philip S. Smith and made public by the Interior Department. The expedition is exploring Naval Petroleum Reserve No. 4.

The letter, written March 20, states that in exploring the Colville River Dr. Smith found a river about 200 yards wide, which flows westward and then turns northward. The party plans to continue the river explorations, but they must reach the coast in time to catch the last ship out of the Arctic Ocean before the September freeze.

The party has established a base camp at the head of the Unakserak River, about ten miles from the Divide, between the Unakserak and Colville Rivers, at latitude 67:45:30, at an altitude of 2,200 feet. On this Divide, the party has discovered groves of willow trees as thick as a man's wrist, which they are using for fuel.

The supporting party of seven men and 120 dogs turned back on March 16, and the main expedition was proceeding with three sleds and thirty-three dogs. The sleds soon will be abandoned, and the journey continued in canoes.

The letter was written by Dr. J. B. Mertie, Jr.

MOUNT LOGAN ASCENT TO BE TRIED THIS SUMMER

The challenge flung at mountaineers by Mount Logan, the Yukon Territory peak, which has been termed the "Everest of America" for centuries, is to be taken up by a party of internationally known Alpinists, who will attempt the ascent of the hitherto inaccessible mountain some time during the summer. A. H. McCarthy of New York is here on the way to the Yukon to look over the mountain and plan for the climb.

Mount Logan is 19,850 feet high, and is the second highest peak in America. Although not as high as Mount Everest, the world's loftiest

mountain, Mount Logan is almost as unconquerable. Mammoth glaciers, fields of ice, scarred with treacherous crevasses, confront the climbers and at present the best altitude ever obtained on the mountain's glassy slopes is 6,500 feet. Because of the perils of glacier and hidden crevasses, the climbers will have to travel sixty-eight miles roped together before they even begin the ascent of the mountain proper.

The best climb yet made was by the surveying parties a few years ago in determining the boundary between Alaska and Canada. The expedition will be composed of nine picked mountaineers from American and Canadian Alpine clubs. Four men will be selected to make the

final dash to the summit.

SOMETHING ABOUT THE WREN

The common wren is very shy and retiring, and in this respect is like the lyre-bird. It will often hide its nest in a crevice or hollow where it may escape observation. The wren is seldom seen in the open country and does not venture upon any lengthened flight, but confines itself to the hedgerows and brushwood, where it may often be observed hopping and skipping like a tiny feathered mouse among the branches. It especially haunts the hedges which are flanked by ditches, as it can easily hide itself in such localities, and can also obtain a plentiful supply of food. By remaining perfectly quiet, the observer can readily watch its movements, and it is really an interesting sight to see the little creature flitting about the brushwood, flirting its saucily expressive tail, and uttering its quick and cheering note.

The voice of the wren is very sweet and melodious, and of a more powerful character than would be imagined from the dimensions of the bird. The wren is a merry little creature, and chants its gay song on the slightest encouragement or weather. Even in winter there needs but the gleam of a few sunbeams to set the wren to singing.

The nest of the wren is rather an ambitious structure, being a completely domed edifice, and built in a singularly ingenious manner. If, however, the bird can find a suitable spot, such as the hole of a decaying tree, the gnarled and knotted branches of old ivy, or the overhanging eaves of a deserted building, where a natural dome is formed, it is sure to seize upon the opportunity and to make a dome of very slight workmanship. The dome, however, always exists in some form. During the winter the wren generally shelters itself from the weather in the same nest which it inhabited during the breeding season; and in very cold seasons it is not an uncommon event to find six or seven wrens all huddled into a heap for the sake of warmth, and presenting to the eye or hand of the spectator nothing but a shapeless mass of soft brown feathers. It is probable that these little gatherings may be composed of members of the same family.

ITEMS OF INTEREST

GAY LIFE TOOK THE MONEY

George Lister, thirty-four, borrowed a nickel for subway fare and emerged from the Wall street station just as the city was getting down to business.

Lister turned into Trinity place and was headed for No. 46, offices of the American Railway Express Company, when he ran upon Detective Sergeants William Fay and James Fitzpatrick, just

coming out of that building.

With a fugitive's description fresh in their minds, Fay and Fitzpatrick made an abrupt stop and a short inquiry. Lister nodded his head and said he was just going to the company to give himself up for absconding last March 10 from its Sausalito, Cal., office with \$14,000 stuffed in a shabby black bag.

'Wanted to make everybody happy along the great White Way, and I think I did, up to last night, when the money gave out. I tipped every waiter who served me in the Broadway cabarets with a \$20. I gave the doorman the same.

"Cabaret singers got \$100 bills and once I gave an orchestra a \$100 bill for playing me a tune I

liked."

Lister said he was born in England and was unmarried. He had been the cashier in the Sausalito office of the company for three years. He was sorry the detectives could not collect the \$500 reward a circular they carried promised would be paid for his capture. Lister, they agreed, had surrendered.

FIRST CHINESE JUNK SAILS INTO NEW YORK

The first Chinese junk ever known to have sailed into New York harbor arrived recently and anchored in Sheepshead Bay, near Plum Beach. The voyage was possible because of the Panama Canal. It would have been too hazardous to attempt to bring such a small vessel round the Cape of Good Hope and across the South

Atlantic Ocean.

The junk on her 15,000-mile trip was in charge of Captain George Waard, master and owner, a Dutch-Canadian, who was accompanied by his Chinese wife and their eleven-year-old son. He had two Chinese boys as crew when he sailed from Amoy on May 17, 1922, but they deserted when he arrived at Vancouver, B. C., on Aug. 12, after an eighty-seven-day passage across the Pacific. During that time the captain said he met with many adventures. Off the Foochow River the junk, which he had named Amoy, was attacked by pirates in the night and when he had driven them away with his rifle a big green snake came over the counter aft and tried to curl round Wing Kee, one of the boys who was asleep on the deck. The captain said that he killed the reptile and the Chinese boys chopped it up and pickled it. Curried snake was on the bill for fare for days afterwards.

Shortly before reaching Vancouver the Amoy lost her rudder and the captain rigged a jury rudder with boat oars and a spare sail until he

could make a new one.

The Amoy was built of camphor wood and Chinese fir, he said, and was held together by bamboo pins. She is fifty-three feet long, eighteen feet beam and draws four feet of water in ballast. There is accommodation in the cuddy for five persons.

Captain Waard is a tall, thin man with a long black mustache with twisted ends after the manner of stage pirates. He said that he went to sea in a Dutch galleon when he was 7 years old and had spent several years in the Chinese customs service at Amoy and Swatow. His wife, who is a Buddhist, does not care much for the sea, but it never gets monotonous to him.

The captain had not decided when he visited the Custom House at Bowling Green whether he would remain in the harbor for the summer or sail on to Europe via the Azores. He might go to Manhattan Beach, he said, and make fast close to the shore so that visitors could go on board.

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THROUGH THE LOOP—A swift swing and he goes through a wire loop, makes a turn and, catching by his heels, swings

head downward from a bar.

with a rush, releases the trapeze, catches a horizontal-bar with his heels, makes two swift somersaults in the air and catches by his heels again.

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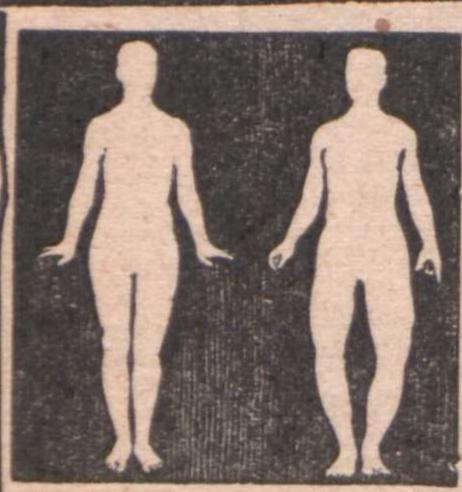
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